
From: Patricia PS. Shannon [mailto:Patricia.Shannon@bankofcurrituck.com]

Sent: Thursday, March 05, 2009 12:41 PM

To: Comments

Subject: FW Assessments, RIN 3064-AD35

Community Banks have suffered enough, with the bad publicity and loan losses. Generating a 20 basis point special assessment would deteriorate our Capital cushion for losses. Has anyone even considered the effects it could have on a small community bank? This plan will not stimulate bank lending and totally contradicts the efforts of the bank stimulus plan.

Thanks for allowing us to comment.

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