
From: WSmedley@bmtc.com [mailto:WSmedley@bmtc.com]

Sent: Thursday, March 05, 2009 12:57 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

I don't understand why this would be assessed on small community banks that are and have been steadfast and solid and responsible, when it is an entirely separate breed of bank that has been labeled as the cause of these problems in the first place. You are throwing the baby out with the bath water!