
From: Rick Clements [mailto:rickc@aebank.com]
Sent: Thursday, March 05, 2009 1:08 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

I adamantly oppose the 20 bp assessment. Our 2009 assessments will be roughly 25% of 2008 income, and will hamper our lending efforts greatly. With 2009 income dropping, it could equal 40% of 2009 net income.

Richard L. Clements, President
American Exchange Bank

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PO BOX 267
Elmwood, NE 68349-0267
Ph: 402-994-4000
Fax 402-994-5455