

From: Jon Neumann [mailto:jneumann@fnbhawley.com]  
Sent: Wednesday, March 04, 2009 1:58 PM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

This special assessment is unfair and we will most likely have to layoff employees because of it. We are a small bank with assets of approximately \$80 million. Our net income was \$529,000 last year. This special assessment is going to wipe out approximately 25% of our net income.

This is a problem that our bank did not contribute to and part of the blame can be put on the banking regulators who failed to see what was going on in the "too big to fail" banks for several years.

If you're going to do this because of the bank failures that occurred last year, do you plan to do another special assessment next year to replenish the fund after we experience a record number of bank failures this year? If so, Obama may as well nationalize the banks now and get it over with because it's hard enough for banks our size to survive as it is with shrinking margins.

Sincerely,

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