**From:** Danny James [mailto:dannyjames@fidelityhomestead.com]

**Sent:** Monday, March 09, 2009 4:37 PM

To: Comments

Subject: Assessment

It is unfair to put an extra burden on community banks that did not contribute to the banking crisis. We have done prudent lending and not gotten into the sub prime products. The banks that caused this should be the ones to bear the burden of the expense.

Danny James Vice President Commercial Lending Fidelity Homestead Savings Bank 225-218-2245 dannyjames@fidelityhomestead.com