

**From:** Melanie [mailto:melanie@colobank.local]  
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**To:** Comments  
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Community Banks did not cause this problem. I am a Mortgage Loan Officer and during the years of all of the sub-prime lending and Alt-A programs, I felt these loans were unsafe AND not good for my borrowers.

Now we will pay a huge price for the mistakes of others. We did not take any TARP money and are working hard to remain a stable financial institution.

Someone needs to revisit this assessment. While the \$178,000 we will have to pay does not seem like much in the large numbers that are being thrown around now, it will be most of what our budget projects as profit this year.

The Colorado Bank and Trust Company  
of La Junta

Melanie Jones  
Vice President