

From: Rick Goedert [mailto:rickg@1ststatebk.com]
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To: Comments
Subject: One time assessment

It seems to me that it would be appropriate and a better solution to have \$27 billion come from TARP as a loan and have us pay it back over 5-7 years. The one time fee will hurt many of the Community banks that are still lending to their communities. This will reduce capital and thereby cause the banks to pull back on lending to preserve the capital. This seems contrary to the current public policy.

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