From: Dan Hill [mailto:dhill@washsb.com] Sent: Thursday, March 05, 2009 9:57 AM

To: Comments

Subject: Special assessment

I am responding to the special assessment that may be charged to community banks due to the mismanagement of larger regional banks and the Wall Street circus. To assess a small community bank at twenty cents per one hundred dollars of deposits will put a tremendous burden on bank earnings. When will this all end? Why should we continue to bail out institutions that are managed by greed and penalize the banks that do business "the right way?" I can only guess that this will not be a one time assessment. Perhaps we should call it an annual fee that will eventually close the smaller institutions to save the "Big Boys"

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