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**From:** Chris Hunt [mailto:chunt@cnb-usa.com]  
**Sent:** Thursday, April 02, 2009 9:32 AM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

I am outraged over the recently announced 20-cent special assessment. This amounts to a tax on well-run banks to pay for the sins of the few banks who engaged in behavior fraught with peril. These banks made the excessive income when times were good, while the conservatively ran banks continued to make a reasonable return. Now that times are bad, the chickens have come home to roost.

What happened to the excessive profits that were made by these banks? They were paid out in bonuses and dividends, not added to capital or reserves.

Everything I have ever learned about managing risk goes back to diversification... in loans, in investments and in sources of funds. Regulators have for far too long allowed banks, through mergers and acquisitions, to become not only too big to fail but too big to regulate as well.

The simple answer would normally be to allow those who sinned to pay for those sins, but because they are so big we can't allow that. We can't afford to let them fail. What we can do is work towards breaking up some of these financial monsters to help minimize future risk.

This 20-cent special assessment would reduce our banks net income by approximately 17%. This reduction in income will affect our banks ability to lend and otherwise support our local community. I ask that you please reconsider your proposal. Many alternatives have been offered other than choking the life out of healthy banks.

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