

**From:** Neil Gardner [HCB] [mailto:ngardner@hcb.us]

**Sent:** Monday, March 02, 2009 4:07 PM

**To:** Comments

**Subject:** special assessment

We do not believe that an across the board assessment is equitable. Community banks did not create the problem and are attempting to lend money and invest in our communities. An assessment of this magnitude is extremely burdensome and represents a substantial part of our 2009 earnings budget.

Neil A. Gardner

Executive Vice President  
Hastings City Bank