

From: Paul Patterson [mailto:pattersonp@istatesavingsbank.com]
Sent: Monday, March 02, 2009 4:11 PM
To: Comments
Subject: Special Assessment

Please reconsider the special 20 basis point assessment to be levied June 30, 2009. It is obvious why this needs to be done, but Community Banks should not have to continue to pay for the mistakes of "to big to fail banks" for many reasons of which I will not mention at this time. You are well aware.

This assessment could well cause the closing of some community banks and will absolutely lower the CAMEL rating of a vast majority of our community banks.

Thank you.