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Community banks like ours have played by the rules, done things right, made the right choices and made a profit due the good decisions we made in serving our community. Therefore, it is completely unreasonable that we have to pay the price for the mistakes of the non-compliant bankers on wall-street who have given us all a bad name, not to mention the mis-informed media persons who paint us all as the 'bad guys'. The regulatory burden from the mistakes of the failing banks is putting additional burden on banks our size. So, are we going to see more banks closing shop because they can't afford assessments due to the bad economic outlook this year thus resulting in more job losses? To simplify further: this is like punishing the student that makes straight A's and give scholarships and rewards to the ones making failing grades!

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