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To: Comments
Subject: Special Assessment

I would like to express my opposition to the FDIC 20-basis point special assessment. Not only that, but any assessment that is disproportionately punitive against Community Banks. Community Banks did not trigger the current crisis and should not be held responsible for those that did. Alternate methods should be explored to rebuild the Deposit Insurance Fund. I would hope that any method to replenish the fund would include risk premiums being levied against large banks. The need is obvious.

We need to encourage common-sense in our financial system and Community Banks have led the way in this regard. Now is not the time to punish the very behavior we hope is emulated.

Yours Truly,

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