

From: Larry & Joyce Fesser [mailto:ljfesser@ctitech.com]
Sent: Wednesday, March 11, 2009 7:50 PM
To: Public Information
Subject: FDIC assessment

Dear Director, Sheila Bair,

The special assessment proposed by the FDIC is totally unfair.
The small community banks have not been the problem, rather the
too big to fail giants were totally out of hand as far as risk is concerned.
Please change the plan to a more fair proposal.

Larry Fesser
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