From: Tom Eckert - Luzerne Bank [mailto:teckert@luzernebank.com] Sent: Monday, March 02, 2009 4:30 PM To: Comments Subject: FDIC Assessment

The Treasury Department and the current administration find it acceptable to help AIG, Citi, GM, and Ford. The community banks of this country have remained succesful and strong, yet are being ordered to pay for the failures of a few large financial institutions. Instead of penalizing good behavior, the FDIC fund should be recapitalized by the Treasury or with money from the stimulus plan or a special appropriation of Congress.

Please consider my remarks,

Thank You,

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