

From: Cheryl Yott @ Citizens Bank of Ada [mailto:cyott@citizensada.com]

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To: Comments

Subject: Special Assessment

I hope you will take a closer look at your Emergency Special Assessment program to see that the banks that have been well managed and well capitalized should not be penalized for the banks that haven't been in that category. We have worked hard to develop good programs such as Risk Management and Vendor Management over the past few years. We have communicated with each other and our management to make sure we are not taking risks that could jeopardize our current stability. We definitely appreciate the way you have reached out the past few years to help us achieve our good status, but hope you will not penalize us for our efforts. We are a community involved and well managed financial institution.

Cheryl Yott
Citizens Bank of Ada
VP/ISO
580-310-4409