

From: Don Bratt [mailto:dbratt@bankatbyron.com]
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To: Comments
Cc: Pat Gill
Subject: Special FDIC Assessment

To whom it may concern:

Hitting community banks that have carefully and properly managed their asset risks should not be unfairly targeted with the special FDIC assessment. It will be a financial blow below the waist that is not fair. Those responsible need to be held accountable...you don't jail the victim in a crime, but rather the perpetrators...so please reconsider your decision and base it on logic and fair judgment.

Enjoy life,
Don Bratt



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