From: Petrich, Scott [mailto:spetrich@citizensfnb.com] Sent: Tuesday, March 03, 2009 10:22 AM To: Comments Subject: Assessment

The burden of replenishing the FDIC account is falling to our local community banks who have always abided by the rules and did not cause this current economic problems. The FDIC should be looking for ways to eliminate the large bank systemic risk through increasing their assessments and keeping the local banks assessments lower.

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