

**From:** Haymon, Vince [mailto:VHaymon@firstcitizens-bank.com]  
**Sent:** Tuesday, March 03, 2009 11:14 AM  
**To:** Comments  
**Subject:** Comments on FDIC Special Assessment

I am very disturbed over the FDIC special assessment. The community banks are the heartbeat of our country and to assess premiums of this magnitude are outrageous and detrimental to the stability of our banking system. There are other courses of action that could be pursued. This decision will only add a painful debt burden to community bank balance sheets and restrict local lending in an already struggling economy.

Please reconsider other options that will give a more positive outcome for all.

Thank you,

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