

From: Julie E. Palmatier [HCB] [mailto:juliep@hcb.us]
Sent: Tuesday, March 03, 2009 12:06 PM
To: Comments
Subject: Concerns regarding special assessment

I wanted to voice my concern regarding the across the board special assessment fee to all banks. I do not believe this practice is fair since Community Banks did not create the problem the assessment has been set up to address. Our bank is trying to lend money and invest in our communities, but this assessment would drastically limit our ability to do so. The fee represents a significant portion of our budget and would be unfairly burdensome. I would ask the FDIC to please find a more equitable approach to replenishing the insurance fund.

Thank you.

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