

From: John Henry Luton [mailto:jhluton@fnbgranbury.com]

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To: Comments

Cc: Sykes, Victoria

Subject: FDIC Special Assessment Plan

Assessing the independent community banks the exorbitant rate of 20 EXTRA basis points is a crippling charge in the current environment of almost non existent interest spreads for these banks. The charge should be made against the large institutions that caused the problems AND have received federal bailout dollars already. This plan is a travesty, and certainly contrary to any "stimulus" program language the federal government tries to couch it in.

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