From: Doug Ott [mailto:dougott@countybankonline.com]

Sent: Tuesday, March 03, 2009 2:42 PM

To: Comments

**Subject:** Special Assessment

After 37 years in banking and 25 years of that running a conservative community bank, it gets beyond irritation that most new regulations and assessments are things we had noting to do with. It seems the majority of ill run institutions are the basis on which we are all lumped.

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