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Sent: Tuesday, March 03, 2009 2:15 PM

To: Comments

Cc: James Hodges; John Henry Luton

Subject: FDIC 20bp charge

This 20 bp special FDIC assessment charge is a disgrace and a slap in the face to our founders and the principles this nation was built on. We are a country that works hard and takes responsibility for our own actions. By releasing large institutions from any accountability and passing the buck onto tax payers and now community banks, you are simply erasing all incentive for responsibility. Our bank has chosen not to chase yield by taking on more risk and joining in the greed games, yet we are left to pay the price? I truly hope that our government uses this time to set an example of how great our free market is and that accountability is part of the formula that has led our country to such prosperity and high quality of life.

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