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Sent: Tuesday, March 03, 2009 2:08 PM

To: Comments

Subject: Special Assessment

The too big to fail get another tax payer bailout and what do we as community banks get, another bill!

This will cripple the institutions that are best able to lead this country out of the mess you in Washington created and the current administration is expanding.

This assessment will represent one third of our profit for a year! One third!

This is a totally irresponsible proposal on your part! Given the current direction Washington is taking us today, what else should I expect!

Kelley Ayres
President