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Sent: Tuesday, March 03, 2009 2:44 PM
To: Comments
Subject: Special Assessment

To Whom it may concern:

I work for a small community bank. We have not engaged in the practices that have brought this economic hard time. We have always played by the rules and took pride in helping our communities in which we live and serve.

I am now fearful that even though we have done the right things, I may end up losing my job because my government believes I need to pay for the sins of others.

We have had to absorb the losses from the Freddie Mac debacle and now are continually being penalized with costs to re-fund something that we did not use. I wonder how much more we can absorb before it takes us down. These charges go way beyond what we can make up with old fashioned cost cutting. I fear for the health of our community bank which in turn will affect the community in which I live.

We have given dictionaries and thesaurus to local elementary schools students and have supported a vast majority of local organizations looking to raise money for community improvement. We donate our time and money to non-profit organizations that we believe make a difference in our neighbor's lives, such as Make A Wish and local food banks just to name a few.

These expenses will have to be cut in order to pay the continually increased fees being assessed on us... again for something we had NO PART IN. My time allocation will change if I become unemployed and need to worry about putting food on my family's table.

In this current scenario we are all suffering because of decisions being made to help the "too big to fail" organizations at the expense of the so small YOU don't care. Let us do our jobs (abiding by the rules as we have always done) and continue to strengthen the communities in which we live and serve and I believe we can make a difference.

Sheila Crystaloski

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