

From: Mike Graham [mailto:mgraham@copiahbank.com]
Sent: Tuesday, March 03, 2009 5:32 PM
To: Comments
Subject: FDIC Assessment

FDIC Director & Board:

This FDIC 20-cent special assessment must be revised. Banks are struggling as it is and this assessment is not what we need. We have a small community bank and this assessment will cost us \$240,000, which is a huge burden. WE NEED YOU TO BE A PART OF THE SOLUTION IN WORKING WITH US AND NOT PART OF THE PROBLEM!

Mike Graham