From: Scott Ball [mailto:sball@thebankofsalem.com] Sent: Tuesday, March 03, 2009 3:33 PM To: Comments Subject: FDIC special assessment

Community banks did not engage in the Wall Street practices that have contributed to the current economic downturn and should not be penalized by the special assessment.

The assessment increases alone will be damaging enough to our 2009 and future earnings without attempting to endure the special assessment also. I urge you to look at other alternatives.

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