From: Sharon Croy [mailto:scroy@citizensada.com] Sent: Tuesday, March 03, 2009 7:02 PM To: Comments Subject: RIN # 3064-AD35

I would like to comment on the recent special assessment to banks because of the bailout. I work at a bank that is "sound" and the reason we are "sound" is that we stick to guidelines, regulations and principles instead of the shady dealings that caused the need for the bailout. Why should we be punished for doing our jobs? That will come off of our "bottom line" and that hits me where I live: retirement, profit sharing, raises, and benefits and even a job if they have to cut back because of this and <u>that</u> is the "bottom line" where I am concerned.

Sharon Croy

Internet Banking Administrator South Branch Manager 1400 S. Cradduck Rd. Ada, OK 74820 (580)310-4460

