

From: Chuck & Kathy Kimble [mailto:chuckkimble@frontiernet.net]

Sent: Tuesday, March 03, 2009 6:13 PM

To: Comments

Subject: Special assessment

As the director of a community bank holding company, I vigorously oppose the special assessment that was declared on 2/27/09. Our banks have worked hard to continue lending according to the rules, and now we face this special assessment to BAIL OUT the guys who cheated and lied and did not play by the rules.

Has everyone lost their collective minds!! Stop this assessment and help the very banks that can reverse this horrible trend.

Kathy G.Kimble
Director
Highlands Bankshares, Inc.
Petersburg, WV 26847