

From: Don Page [mailto:dpage@cortezcommunitybank.com]

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To: Comments

Cc: Terry; Tom Hogan; Vic Taglia

Subject:

This special assessment in the addition to the new assessment comes at the worst time when we are all struggling to control toxic assets and maintain profitability. It seems the small community banks always has to take the brunt for those that are too big to fail. At a time when government is spending money like they had a money tree. I do not agree with stimulus package especially when no one has read it, but as long as they are giving it away (by the trillions) in these unprecedented times I think it would make good sense to take some of it rather than further diminish profitability of the core of our country, Community Banks!

Don Page

President and CEO

Cortez Community Bank

1000 South Broad Street

Brooksville, FL 34601