

**From:** Susan Gadoury [mailto:gadourys@edisonnationalbank.com]  
**Sent:** Monday, March 02, 2009 8:11 AM  
**To:** Comments  
**Subject:** FDIC special Assessment

In light of the FDIC increase for the first quarter 2009 more than doubling our assessment, I believe that a one time additional "Special" assessment of 20 basis points is excessive. Small Community banks are struggling to stay afloat and the added expense of what would be more than triple our usually annual assessment is overwhelming.

Thank you,

*Susan L. Gadoury*

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