

**From:** cindy bowden [mailto:cbowden@warringtonbank.com]  
**Sent:** Tuesday, March 17, 2009 3:19 PM  
**To:** Comments  
**Subject:**

March 17, 2009

Dear Mr. Feldman,

The proposed special assessment is a crippling blow for the small community banks. We have always endeavored to be conservative in our investment and lending policies and should not be forced to shoulder the burden for those institutions that had little regard for safe, sound banking practices.

This assessment will be a hardship for banks that did not contribute to the extreme difficulties the banking industry is facing. Community banks should not be forced to pay for the situation created by the big Wall Street investment banks. The banks that received the bailout money should be the ones made to pay the assessment .

Sincerely  
Cindy Bowden  
Cashier