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From: Stacey Crabtree [mailto:crabtree@fssbank.com]

Sent: Monday, March 02, 2009 9:46 AM

To: Comments

Subject: not good

Personally, I think the community banks should not have to "pay" for the big banks' bad banking practices. This is going to affect even more "middle" class families in the long run. Why can the "guilty" parties not be held accountable for their own actions? This action to penalize the community banks is not good and will be even more detrimental to our current economic situation.

Concerned Citizen and Community Banking employee