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Sent: Tuesday, March 24, 2009 3:52 PM
To: Comments
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Subject: Special Assessment

I too, like many am outraged at the proposal to levy a special assessment on all banks.

After 10 years of working for a community bank that has been managed with conservative practices and abided by responsible lending/ underwriting standards, I find myself wondering why we are classified with those who were so reckless with the publics future.

Cutting costs at every corner to prepare ourselves for the dismal year ahead, we have made sacrifices such as new equipment, sponsoring extra community events and even employee pay raises. How do you expect us to pay this assessment? Where is the money to come from? It can not come from the employees that are not getting a raise this year, Not from the customers which are now unemployed due to the economy, and it is certainly not going to come from any BAILOUT PLAN, because god knows my executives are not going to Hawaii on their company retreat. We may not be one of the "BIG BANKS" but we are PROUD of the service we offer and that we did not cause any undue crisis for our mortgage practices.

Please hold those responsible accountable.