

From: David Prugh [mailto:dprugh@somersetsavings.com]

Sent: Wednesday, March 25, 2009 2:22 PM

To: Comments

Subject: RE:Assessments,RIN 3064-AD35

With regard to the 20bp proposed assessment "Plain Vanilla" well capitalized, profitable Community Banks that did not participate in the "Sub Prime" market in any way are now called upon to pay for the others who had little concept of "Risk Management" or total disregard for it with eyes only for enhanced profitability and are not called upon to pay higher than 20 basis bp so that others could pay less--and do not forget the mortgage bankers that are still laughing and continue to operate in the same fashion with out proper controls.. Life is not fair---but!!!!!!!

D. Prugh Chair
Somerset Savings Bank