

From: Terri Montgomery [mailto:tmontgomery@copiahbank.com]
Sent: Wednesday, March 25, 2009 3:04 PM
To: Comments
Cc: gmarx@copiahbank.com
Subject: Assessments,RIN 3064-AD35

Dear Sirs:

I want to express my strong concern in opposing the above referenced assessment. I am employed with a community bank and find it extreme in how we will be affected. I don't feel we should be penalized for circumstances larger banks have created.