
From: Crystal Kennedy [mailto:clkennedy@fnbop.com]
Sent: Friday, March 27, 2009 3:45 PM
To: Comments
Subject: RIN 3064-AD35

Mrs. Sheila G. Bair, Chairman
Federal Deposit Insurance Corp

Re: RIN 3064-AD35
Assessments

I have read numerous correspondences related to the above issue. I certainly appreciate your position during these difficult times. As a CEO of a small community bank struggling to serve my customers, I encourage you to review the special assessment effect on small community banks and their ability to serve their community.

Small community banks are still lending and combined will be the force that creates jobs for small business which will help move this economy forward.

Respectfully yours,

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