
From: Arlene Bayes [mailto:arlenebayes@fidelityhomestead.com]
Sent: Monday, March 09, 2009 5:06 PM
To: Comments
Subject: 20 basis point special emergency assessment

Sirs,

It is unfair that my bank a conservative institution has to pay for other banks which do not know how to manage their institutions.

Please consider what this will do to small banks and their employees and customers. How can small banks survive this assessment and continue to grow and take care of their employees.

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