
From: Joey Rose [mailto:jrose@bankmnb.com]

Sent: Thursday, March 05, 2009 9:28 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

Gentlemen,

I would like to add my voice in opposition to the recent assessment increases. Most community banks, like mine, are well-run and have not been a part of the current problems. If anything, we are the solution. In my opinion, these across-the-board assessment increases are similar to punishing the whole class for the misbehaving bully. Lay the burden of punishment on the guilty, not on the entire industry.

Thank you,

Joey Rose

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