From: Dan Wheat [mailto:dcwheat@choiceone.com]

Sent: Monday, March 02, 2009 12:49 PM

To: Comments

Subject: FDIC special assessment

The special assessment announced recently is of major concern to community banks across the nation. Please consider revising your assessment to allow well-managed and profitable community banks to continue to survive and serve the communities they live in. This additional burden will severely impact community banks who have worked to make responsible risk decisions, maintain proper reserves and capital, while Wall Street institutions took irresponsible risks.

Please listen to the voice of community banks across the nation.

Gratefully,

Dan Wheat, VP - Consumer/Mortgage lending ChoiceOne Bank (616) 678-5604