From: Tom Huber [mailto:thuber@unionsb.com] Sent: Thursday, March 05, 2009 12:17 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

FDIC,

I'm writing to express my deep concern about the Special Assessment the FDIC is placing on my bank and other "healthy" community banks that DID NOT CONTRIBUTE TO THE CURRENT BANKING SITUATION. The proposed assessment will have a very big NEGATIVE effect on my bank's income and its ability to help get the economy moving. Put the assessment on the big bank's that caused the problem, NOT on the community bank's that are holding this economy together. This assessment will mean lower deposit rates and higher loan rates to our customers in order to offset this unnecessary and unfair expense.

Thomas A. Huber President & CEO Union Savings Bank Freeport, IL