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Sent: Thursday, March 05, 2009 10:19 AM
To: Comments
Cc: Rob.Robinson@bankiowa.com
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The FDIC special assessment is very unfair to community banks. We were not the cause of the big problems, but yet we have to pay to replenish the funds that went mostly to large banks. Any assessment should be focused on the type of banks that caused the problems.

If the FDIC does go forward with a special assessment, we would ask that you spread it over at least 2 years. This would at least soften the impact on earnings and allow banks to budget for it in 2010.

Thank you for your consideration.

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