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**From:** Joseph Fietek [mailto:jfietek@wadenastatebank.com]

**Sent:** Thursday, March 05, 2009 9:50 AM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

The ruling on the 20 basis point special premium comes at a time when banks are being asked to closely watch their liquidity and capital yet continue to make loans. Many community banks have made solid business decisions and that is why we continue to be strong. We were told we must accept the additional insurance and join the guarantee program or we would be placed on a "public list" and forced to disclose to our customers that we had not. Many of us never needed additional protections from the FDIC because of our sound practices and the fact that our customers believed in us. Placing this burden on us now not only shows that it is OK to follow bad business practices but it does not pay to follow the sound ones. When will we hold businesses and people accountable for their own actions again?

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