
From: Bill Hess [mailto:WmHess@iowasavingsbank.com]

Sent: Thursday, April 02, 2009 4:48 PM

To: Comments

Subject:

Iowa Savings Bank is a small bank in west-central Iowa. We have our problem loans from time to time but they are not tied to the sub-prime mortgage situation facing the nation. Your announcement of a special assessment was a shock for our bank, and we are encouraged that a reduction is being seriously considered, and perhaps additional time to pay the assessment could be considered. We are also encouraged somewhat by speculation that assets and not deposits might be the basis for the assessment. We urge you to consider all avenues before making your decision, and even weigh the dismantling of the "too big to fail banks" to weed out the non-bank activities that have crept into a once proud industry that has served the communities across the nation.

Bill Hess, President
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