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**From:** Carole Westhuis [mailto:cwesthuis@natlbc.com]

**Sent:** Thursday, March 05, 2009 11:16 AM

**To:** Comments

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

As a Main Street America Community Banker, I feel compelled to write you regarding the new FDIC assessments.

I began my career here at The National Bank of Waupun in 1968 and for the past 18 years I've been part of the management team of this bank. The National Bank has always prided itself on the hard work of its employees and a conservative approach to growth, which along with our other management philosophies has historically produced moderate income for our bank.

Now the FDIC is threatening our very survival by imposing the new assessments – most alarming of which is the special assessment. We are not alone when we say that the impact of this assessment on Community Banks is shocking and unfair.

I respectfully suggest you look to securing temporary funding from the Treasury for needed funds, which would allow for the struggling economy to recover. Please revisit your policies and consider the very real impact to Community Banks, which have not created this economic mess and should not be penalized for it.

Respectfully,

Carole

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