

From: Todd Mulder
Sent: Monday, March 02, 2009 3:03 PM
To: Comments
Subject: Special FDIC Insurance Assessment

As a long-term community banker, whose organization has not engaged in the high-risk practices many unregulated and unlicensed mortgage brokers and highly leveraged investment banks did, I do not believe community banks should be penalized by the onerous FDIC special assessment.

In addition to improper and insufficient government regulations and government mandates, irresponsible practices of these willing borrowers and the lenders noted above have contributed to the current economic downturn.

Please do not penalize and further weaken the financial performance and stability of the most prudent lenders, a substantial source of business and consumer lending.

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