

From: jsalas@csbbank.com [mailto:jsalas@csbbank.com]  
Sent: Monday, March 02, 2009 4:53 PM  
To: Comments  
Subject: FDIC special assessment

CSB Bank was founded in 1898 and has since served many rural communities in Southeastern Michigan. As you well know this part of Michigan has suffered increased unemployment for the last six years due heavily to reliance on the auto industry. We have worked hard with our customers to keep them in their homes. We were never involved with the sub-prime lending that has put this country in the terrible financial conditions we are in today. 2008 was a very difficult year for our area of the state. We were one of the few banks that had net earnings vs losses. Over the years we have paid our fair share of the FDIC Insurance premium that have been levied on us. We are willing to pay the increased premiums schedule for this year. It is the "Special Assessment" that may break many smaller banks. Why now while we are trying desperately to remain a viable bank that our customers need so badly. We are still making loans but I am not sure how much longer if the government continues to punish everyone for the greed of the large financial institutions.

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