From: Susan Eno [mailto:enos@cnbismybank.com]

Sent: Monday, March 02, 2009 6:19 AM

To: Comments

Subject: New Assessment

In case you are interested......the new special assessment to my \$255 million "small community bank" will result in an additional \$460,000.00 annually. Let me outline the "total" effect this will have:

2008 FDIC Assessment \$ 125,000.00

 2009 FDIC Assessment
 \$ 550,000.00

 PLUS New Assessment
 460,000.00

 TOTAL ASSESSMENT FOR 2009
 \$1,010,000.00

Why do I feel like you are trying to do away with the small community banks?

Sue Susan A. Eno President and CEO Citizens National Bank



303 North Main Street, PO Box 10 Cheboygan, MI 49721-0010 (231) 627-7111

www.CNBisMyBank.com Is it yours?

This email has been scanned by the MessageLabs Email Security System. For more information please visit http://www.messagelabs.com/email