**From:** Valerie Spindler [mailto:vspindler@investorscommunitybank.com]
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**To:** Comments
**Cc:** info@icba.org
**Subject:** FDIC assessments

This is unbelievable. To have an additional $1.2mm expense sprung on us to be paid in a few months on top of the already increased premiums which have more than doubled. We are a well managed, well capitalized bank that did not get into the risky investments and derivatives. Why isn't anyone accountable for what they did? If they did not understand it, they shouldn't have been in it. It was all for greed now and not looking at the future. And they still get the big bonuses. Then the small and medium-sized banks that are managed well have to pay for their mistakes. We are paying in all ways--the increased FDIC premiums, the higher cost of deposits caused by the trickle down effect and not to say the added costs which will be added due to the added regulations that will be put in place because of all this. This will all have negative effect on the recession also, because it puts less money in the banks' hands and if any bonuses or profitsharing is calculated on the net income, less money in the employees hands also. Why don't they just give that much less in the TARP and fund the FDIC fund directly instead of the round about way they are planing to do it now--giving to one hand and taking from the other. The government could also offer government guarantees on Trust Preferred and get that market going again.

Thanks for listening.

Val

Valerie Spindler, Controller

Investors Community Bank