

From: James R. Beckman [mailto:jbeckman@isabellabank.com]
Sent: Monday, March 02, 2009 3:47 PM
To: Comments
Subject: FDIC Premium Assessment

Dear Ms. Bair,

I am emailing you to voice my concern over the FDIC's recently approved special premium assessment and the negative impact that it will undoubtedly have on our nation's community banks. Community banks are part of the backbone of our country and one of the businesses located in our nation's smaller communities that are essential to the well-being of their local economies. This assessment will be a burden for some community banks and will lead to their closure. Others may see their CAMEL ratings negatively impacted which will lead to additional financial stress.

While this assessment may be necessary to maintain an appropriate level of funding for the FDIC, I believe it is unfair to assess community banks at the same level as the megabanks whose business practices were a big contributor to the current economic downturn. There needs to be a measure of fairness and equality to this program that will not jeopardize the future of community banking in the United States. I urge you to continue to discuss this measure with members of our state and national banking associations and to be open to seeking alternatives that will help assure a strong community banking system in our country going forward. Thank you for your consideration.

James Beckman
Sr Vice President
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