

From: Merlin Karlock [mailto:sandreina@municipalbank.com]
Sent: Friday, March 13, 2009 4:39 PM
To: Public Information
Subject: Letter to FDIC Opposing Interim Rule (RIN 3064-AD35)

Merlin Karlock
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Bourbonnais, IL 60914-2311

March 13, 2009

Sheila Bair
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20459

Dear Chairman Bair:

Please accept this communication as this banks protest of the FDIC's intention to levy a special assessment on community banks across the United States to help defray the costs accumulated by the Too-Big-To-Fail Banks which created the economic bust across America.

The "greedy" Big Banks should pick up their own bills and not expect the honest, conscientious community banks to pay for their failures.

Sincerely,

Merlin Karlock

Community Bankers Association of Illinois