

**From:** Amy Paulsen [mailto:apaulsen@isb.com]  
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Community banks, which did not cause the economic crisis, should not pay any special assessment.

- The FDIC should ask Congress for the authority to levy special assessments on the TBTF banks that caused the financial meltdown.
- The FDIC should tap its line-of-credit with the Treasury.
- If all banks are assessed, then the FDIC should assess premiums based on total assets (minus tangible capital) rather than domestic deposits, which would rightfully place greater responsibility on the TBTF banks.

Amy Paulsen  
Assistant Vice President-Human Resources Manager  
ISB Community Bank  
262.560.7345 phone