

**From:** Mike Kilburg [mailto:mike@iowabank.net]  
**Sent:** Tuesday, March 03, 2009 3:21 PM  
**To:** Comments  
**Subject:** Assessments - Interim Rule -RIN 3064-AD35

I wish to voice my opposition of FDIC imposing a 20 basis point one-time special assessment as of 6/30/2009. As a small community banker in the midwest, my bank along with hundreds of other community banks have steered clear of the sub-prime lending practices for years and now FDIC wants me and everyone else to pay for the mismanagement the large financial institutions have done by this irresponsible lending. My bank is funding the healing of these unhealthy banks who will steal away our good business once they get in healthy enough shape to do so. Is this fair?

The combination of the on-going 12 basis point assessment and the 20 basis point one-time assessment will consume about 30% of my bank's projected net income this year. This could be devastating to my bank and I'm sure hundreds of other banks just like mine. Please reconsider this one-time assessment as I feel it will cripple these community banks in this already difficult environment.

Sincerely,

Mike Kilburg, Vice President  
[Iowa Bank, 300 N Second Street, Bellevue, Iowa 52031](#)