

From: Julie Bell [mailto:jbell@firstdakota.com]
Sent: Tuesday, March 10, 2009 9:17 AM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Julie Bell
HR Assisant
First Dakota National Bank
PO BOx 1306
Mitchell, SD 57301-7306

March 10, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

The special assessment is a significant and unexpected cost to my bank that will devastate earnings.

We will also be forced to look at ways to lower the cost of other expenses, which may limit our ability to sponsor community activities or make charitable donations - something that we have done year after year.

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The implications for this significant FDIC charge will impact every corner of my community. It is patently unfair and harmful to burden a healthy bank like mine that is best positioned to help the economy recover.

Sincerely,

Julie Bell
605-995-7918
HR Assisant
First Dakota National Bank

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