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**From:** Bill Kivit [mailto:Bill.Kivit@NSCOMBANK.COM]

**Sent:** Wednesday, March 04, 2009 11:56 AM

**To:** Comments

**Subject:** Special Assessment

The special assessment being planned will create hardship and hurt the very institutions that did not receive TARP funding. To date the government has turned a cold shoulder on small and medium sized community banks and their efforts to remain profitable. By allocating a special assessment which from the most recent ICBA poll data accounted for more than 50% of bank profits for up to 20% of the banks surveyed; the FDIC is hurting the very institutions that are surviving the economic downturn. The special assessment will only serve to make a poor economic climate worse and deplete the profits that community banks are relying on in 2009. Instead of penalizing community banks, the FDIC should manage the TARP program effectively. Without doing so, TARP and the special assessment become nothing more than a waste of money.

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