

From: Scott McQueen [mailto:SSMcQueen@fnbmichigan.com]
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To: Comments
Subject: FDIC Special Assessment

Chairman Bair,

The special FDIC insurance assessment of 20 basis points for the second quarter 2009 is unfair for the community banks. This assessment, although necessary should not be shouldered by the community banks. There should be a deposit level threshold that can be applied to exempt community banks under 1 billion in deposits. We as community bankers continue to do the right thing in regards to lending and safeguarding our customers' deposits while the large banks have essentially stopped working. Please reconsider this special assessment as it relates to the community banks.

Thank you,

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