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**From:** Pollard, Matthew [mailto:pollardm@bankhcb.com]  
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**To:** Comments  
**Subject:** Special Assessment

It is hard for a community banker to believe that, when having done nothing wrong we need to pay for the sins of the "systemically important" banks (Wall Street) that caused the problem. By virtue of declaring them important, the FDIC has declared us unimportant. The reality is that the strength in the banking system lies within the community banking network that adheres to banking basics and does not act out of greed. Why drag down those banks that remain strong to the detriment of the whole industry? Don't call on us to bail out the big banks that are so large they can't know what they are doing. The FDIC calls them Systemically Important and should call them the root of the problem. We are the banks that can pull our country out of the current economic crisis that Wall Street has caused. With your special assessment you take steps to weaken the strong. Do you want all banks to become weak or should you build upon your strengths?

I would stress the importance to take a portion of those funds given the "systemically important" to fund the FDIC's needs. Push Congress to act responsibly and enact legislation that would levy those high risk institutions from the funds the Treasury is already throwing their way.

Chairman Bair's "Important Message" of March 2, 2009 creates nothing but insult, frustration and anger for the very banks the government should want to keep strong. I firmly believe that other options are not only available to the FDIC but are more prudent. With the billions that have been dumped into the Wall Street system by the government a portion should be allocated to shore up the FDIC to the benefit of all taxpayers.

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