

From: Dan Eversole [mailto:deversol@isabellabank.com]
Sent: Monday, March 02, 2009 1:18 PM
To: Comments
Subject: FDIC fees

Please understand that Isabella Bank is a relatively small community bank in comparison to the larger mega banks. This unfair FDIC increase across the board punishes everyone, especially the smaller banks, for something that the big banks primarily brought down upon our industry. By assessing this increase to all banks is the same premise as keeping the entire class in for recess because one or two students didn't follow the rules. It doesn't fix the problem but compounds it. I know that the increase of fees to our bank is quite large, over a million dollars. I can only imagine that banks smaller than us will feel this burden even more perhaps even causing them to close their doors. Please seriously reconsider this fee hike and take other action aimed specifically at the offenders, not all of us. Thank you.

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