From: Klemans, Barbara [mailto:barbara.klemans@mbandt.com]

Sent: Monday, March 02, 2009 1:28 PM

To: Comments

Subject: DNE: don't push the safe ones over the edge!

With everything happening in the financial industry, the FDIC special assessment is outrageous! We're fortunate to be a conservative community bank, not a megabank that has contributed to so many of the problems.

Please recognize the difference between us and not punish the conservative community banks.

Barbara Klemans

Barbara Klemans Senior Vice President, Human Resources Manager Monroe Bank & Trust