
From: Ginni Hoinacki [mailto:GHoinacki@firstnationalbanks.biz]

Sent: Thursday, March 05, 2009 3:45 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

To Whom it May Concern:

Community Banks did not participate in sub-prime mortgages

Community Banks did not have the record profits the big wall-street banks had

Community Banks did not receive any TARP funds

Community Banks are struggling to stay in business due to the economic mess that has been created

Now, Community Banks are asked to pay the freight for these "Special FDIC Assessments". How are Community Banks going to be able to help their communities stay alive when all the money we would have that should be used for making loans to their community is going to be sent to the FDIC to pay for the sins of others.

You think we have problems now but once the Community Banking system is buried by the FDIC Assessment burden that has been put on them small town America will really suffer. There will be no one left to make the payments to FDIC. Let's get realistic. The FDIC Fund does not have to be brought back up to the "regulatory level" as quickly as the government thinks. It is far better to replenish the fund over a longer period of time and keep the Community Banks in business. Shame on Washington and all the politicians!

Ginni Hoinacki, Risk Executive Leader
1st National Bank - Support Services
140 W. Huron St./ PO Box 310
Berlin, WI 54923