

**From:** Bill Jensen [mailto:williamjensen@nmbank.com]

**Sent:** Monday, March 02, 2009 1:25 PM

**To:** Comments

**Subject:** FDIC "Emergency" Assessment Fee

I find this so called "one time" assessment to be outrageous and extremely burdensome for our bank and all community banks in the country. Why do we need to be further penalized by the greed and reckless behavior on those banks that participated in high-risk practices? As a small community bank, this will place extra burden on us, on top of the problems we are faced with due to the economic condition of our country. I have no problem doing my share, but to pay the price for something we had no part of is completely unfair and I ask that you reconsider this decision. Let's come up with a solution that is fair and equitable for all.

Sincerely,

Northern Michigan Bank & Trust  
William Jensen  
President