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**From:** Ron Ostermiller [mailto:ROstermiller@bigskybank.com]  
**Sent:** Thursday, March 05, 2009 2:20 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-A035

To Whom It May Concern,

Let this e mail serve our banks opposition to the proposed 20 cent special FDIC premium. We feel it is an undue burden on a bank that has made positive attempts to operate efficiently and profitable and is already accruing twice the amount that we expensed for last year. We feel this is an unfair burden on the smaller banks that have consistently worked hard to do things right.

Also, we have a instance where one our customers had loans with ANB Bank and after the bank was taken over by the FDIC, arranged for sales whereby they offered the FDIC 65 cents on the dollar for the loan, which the FDIC initially accepted and, then with personal changes in FDIC, later declined the offer. Then The FDIC sells the same loans to another entity for less than 30 cents on the dollar. If this is the way FDIC is going to do business, it is no wonder that they are out of money.

If I can provide any additional information on this matter please contact the undersigned at your convenience..

Sincerely,  
R. L. "Ron" Ostermiller  
President, CEO  
Big Sky Western Bank