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**From:** Steve Heeren [mailto:SteveH@mylsb.com]  
**Sent:** Sunday, March 08, 2009 6:42 PM  
**To:** Comments  
**Cc:** info@icba.org  
**Subject:** FDIC Assessments

To Whom It May Concern:

I am an officer in a Community Bank and we have 14 locations in 13 Iowa towns. I feel the need to write you about the Special Assessment that is being planned. I understand the need to restore the FDIC Insurance fund to a workable level but feel that banks like our own are being unduly penalized in wake of the problems created by some of the "large" banks and Wall Street brokers. Some of these organizations have already been provided billions of dollars in bailout dollars from our Federal Government and now we are being asked increase our FDIC assessments by a percentage increase that is unfair. Our regular and special assessments if approved will be approx. 1/3 of our budgeted net income for 2009.

We have not been a part of the mortgage lending debacle and although willing to do a fair amount to help restore the fund, I don't think the proposed special assessment is fair to our bank or our shareholders. I am hopeful that this will be reconsidered.

Also, the treatment regarding the "too big to fail" institutions needs to be reconsidered and I would hope that more stringent scrutiny is put in place and give them the responsibility to pay back the FDIC and the Government for their lack of diligent lending standards.

Sincerely,

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