From: Ashley Ulberg [HCB] [mailto:aulberg@hcb.us]

Sent: Monday, March 02, 2009 4:29 PM

To: Comments Subject:

This email is in regards to the special assessment approved Friday--Community Banks did not engage in the irresponsible practices that put us in this economic situation. We are trying to lend money and invest in our communities but this would drastically limit our ability to do so. The special assessment fee represents a <u>substantial</u> part of our budget and would be <u>unfairly</u> burdensome. We ask that the FDIC find a more equitable approach to replenishing the insurance fund.

Ashley Ulberg Hastings City Bank