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**From:** Jeff Kleiman [mailto:jkleiman@UNIONSTATEBANK.ORG]

**Sent:** Thursday, March 05, 2009 5:43 PM

**To:** Comments

**Subject:** Re: FDIC Special Assessment

After talking with my Bank's Board of Directors this morning, we are all very angry that we are being assessed such a huge amount of \$.20 per \$100 of deposits. This will negatively impact our economic development efforts in our community and hinder our Bank's ability to make loans in the future.

Now, Thursday afternoon, hearing of the possibility of cutting the emergency assessment in one-half is positive news. One week ago, even the \$.10 per \$100 would have been viewed as excessive but I feel its positive the FDIC is attempting to meet the banks half-way.

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