From: Sandy Yuncker [mailto:syuncker@isabellabank.com]

Sent: Monday, March 02, 2009 1:00 PM

To: Comments

Subject: FDIC Special Assessment

To whom this may concern,

The recent decision to make Banks that have <u>not participated</u> in the Government bailout now have to pay an exorbitant onetime "special assessment fee" is totally unrealistic as well as unethical!

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