From: Norman Campbell [mailto:campbelln@icentralstatebank.com] Sent: Monday, March 02, 2009 2:56 PM To: Comments Subject: FDIC Chairman Sheila Bair:

FDIC Chairman Sheila Bair:

My name is Norman Campbell, President and CEO of Central State Bank in Beulah, Michigan. I run a small community bank in Northern Michigan. I wanted to express my disappointment regarding the special assessment and work with policymakers to ensure they distinguish between safe, sound community banks and megabanks that have contributed to the current problems. This assessment is totally unfair.

Norm

Norman G. Campbell President & CEO