

From: Donna Lawler [mailto:Donna@hardincsb.com]
Sent: Monday, March 02, 2009 4:05 PM
To: Comments
Subject: Deposit Insurance Assessment Options

I am part of a Central Iowa Community Bank-- We have worked hard over the years to keep good lending practices. We have made some errors and corrected them and our Board of Directors and stockholders and Sr Staff members have given up dividends and bonus money during those times. Never once asking for government assistance to get us out of our own problems. Many community Banks like ours did not engage in irresponsible practices like Wall Street banks that have contributed to the current economic downturn. So, why are we penalized by paying more in Assessment. Please reconsider your recent ruling for another across the board premium hike.

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