

From: Leo Wickert [mailto:lwickert@isabellabank.com]

Sent: Monday, March 02, 2009 4:07 PM

To: Comments

Subject: FDIC Premium Increase

As a community banker that did not participate in the business practices that contributed to the present economic crisis, I feel compelled to state that it is unfair to impose special assessments on institutions that remain profitable. The increase in premium that is due to the increased coverage is understandable and acceptable. Only a few day ago, my employer receives a notice that a special assessment is being made that is payable in the third quarter. This special assessment more than doubles the premium this year. The increased coverage premium for 2009 equates to 175% of our 2008 level. The special assessment will not double that 175% figure.

The effect can be taking a low-risk profitable bank and turn it into an bank with higher risk since you just removed all profits. I understand the common approach is to assess all parties for the ills and losses of a few.

Please take a moment to review the position on special assessments and how the charges are imposed to all banks.

Thank you for your attention

Sincerely

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