From: Jerome Schwind [mailto:jschwind@isabellabank.com]

Sent: Monday, March 02, 2009 1:25 PM

To: Comments

Subject: special assessment

As a community banker, bank shareholder, and depositor, I respectfully disagree with the special assessment to be used for purposes of shoring up the FDIC in the wake of systemic mayhem that was not caused by those who are required to pay for it. This will only add to the burden already placed on community banks by having to deal with the resulting economic fall-out. I urge the FDIC to reconsider.

Jerome Schwind Division President Isabella Bank