

From: Cheryl LaLone [mailto:clalone@csbchx.com]  
Sent: Monday, March 02, 2009 1:57 PM  
To: Comments  
Subject: Proposed special assessment

As an officer in a community bank, I wish to let my voice be heard regarding the FDIC proposed special assessment. Charlevoix State Bank takes exceptional care in working with our customers to avoid difficulties for either the customer or the bank. We have in no way contributed to the mishandling perpetrated by Wall Street and the large banks linked to the country's current financial situation. We should not be punished for doing business "correctly". In a difficult economic time in Michigan where unemployment currently exceeds the national average by a considerable amount, the last thing we need is to be penalized by this "special assessment" to cover for the unscrupulous practices of those who are responsible in large part for our current situation.

DO NOT PENALIZE COMMUNITY BANKS...WE ARE THE LIFEBLOOD OF OUR COMMUNITIES!

Cheryl W. LaLone  
Credit Officer and Loan Processing Manager  
Charlevoix State Bank  
111 State Street - P. O. Box 217  
Charlevoix MI 49720  
Phone 231.547.4411 Extension 33  
Fax 231.547.7744  
Email clalone@csbchx.com