

From: Mary Olivieri [mailto:molivier@isabellabank.com]
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To: Comments
Subject: FDIC Special assessment

Community banks are being penalized by the FDIC special assessment. Banks who engaged in the irresponsible practices of Wall Street have contributed to the current economic downturn and should be held responsible not the Community banks.

I believe the special assessment for community banks will not take care of the problems that exist and will only magnify the current problems. It is important to me that the policymakers distinguish between safe, sound community banks and megabanks – there is a huge difference.

It is very scary to learn Community banks, that are safe and sound, will need to “bail out” those who have made poor business decisions.

I am not in favor of the FDIC special assessment.

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