

From: Jennifer Egeler [mailto:jegeler@communityshores.com]
Sent: Wednesday, March 11, 2009 2:44 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Jennifer Egeler
Assistant Controller
Community Shores Bank
1030 W Norton
Muskegon, MI 49441-4108

March 11, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

Thank you for taking the time to listen to reason why this special assessment will devastate my bank.

We are a community bank that has been in operation for 10 years. We are an integral part of our community and take our responsibility very seriously. This special assessment will drastically effect us an a negative way. We have not participated in any subprime mortgages and have conducted ourselves in a professional manor. We have been working very hard to cut operating costs and let some hard working people go as well, which was very hard for us to do. Having to pay this large fee will only make us go backwards.

Please take mine and every other community banks concerns to heart when making this decision. We are not the problem.

Sincerely,

Jennifer Egeler
231-780-1849
Assistant Controller
Community Shores Bank

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