

From: Clinton Todd [mailto:clint_tdd@yahoo.com]
Sent: Wednesday, March 11, 2009 4:43 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Clinton Todd
Retail Lender
Community ShoresI
1344 Catherine Ave.
Muskegon, MI 49442-4119

March 11, 2009

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

Dear Robert Feldman:

The implications for this significant FDIC charge will impact every corner of my community. It is patently unfair and harmful to burden a healthy bank like mine that is best positioned to help the economy recover.

The special assessment is a significant and unexpected cost to my bank that will devastate earnings.

Banks like mine that never made a subprime loan and have served our communities in a responsible way for years and years are being unfairly penalized.

Sincerely,

Clinton Todd
231-670-9444
Retail Lender
Community ShoresI

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