

From: It wallin [Itwallin@charter.net]
Sent: Tuesday, March 03, 2009 9:51 AM
To: Comments
Cc: dangner: ibtbancorp.com; Rick Barz; jae evans
Subject: special premium assessment

Dear Ms. Bair,

I found it necessary to respond to the recently approved FDIC premium assessment. I'm a director of a community bank that has grown over the years due to making good sound decisions and loans in the communities that we serve. It seems sad to me that even though this assessment may very well be necessary, that the smaller community banks like us have to help fund the FDIC at the same level as the large mega banks that were the largest contributing factor of our current economic meltdown. This to me is unfair and unjust to those of us that have worked so hard to serve our customers and be successful in the local communities that we serve. I feel there is now question this assessment will have a huge impact on the future of community banking throughout the United States and could possibly lead to even further closures of community banks. (the backbone of this country). I urge you to look at all alternatives that will help us assure a healthy and strong community banking system as we move forward.

Thank you
Lealand T. Wallin

Lealand T. Wallin
Director -- Isabella Bank
Greenville, Michigan