

From: Holly Pingatore [mailto:hollyp@fentura.com]
Sent: Monday, March 02, 2009 3:43 PM
To: Comments
Subject: FDIC Special Assessment

Dear Ms. Bair,

As President of a small (\$46M) community bank located in Michigan I wanted to let you know my concerns about the recent announcement of a special assessment in September. My bank has already seen our FDIC rates go from \$3,000 a month to \$10,500 in a depressed economy where business profits are strained.

Please recognize that as a community bank, we have been the backbone of small businesses in our communities and States. As conservative financial institutions, we have never participated in the risky practices of Wall Street Banks which many believe to be a large part of the reason we are in our current economic situation. A special assessment of the size you have approved will be a significant issue for us and we ask that you rethink this decision as it applies to Community Banks.

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