

From: Tom Wallace  
Sent: Monday, March 02, 2009 12:51 PM  
To: Comments  
Subject: Unfair Emergency Charge

I am greatly concerned with idea that the FDIC is going to impose this fee in the third quarter. Our premiums have already had a significant increase for this year. We have budgeted for it and we were moving on. Now this?

Please reconsider what you are doing. This will cause many Community Banks to fail. It will snowball the small bank failures.

As I tell my employees, DO THE RIGHT THING.

Respectfully,

Thomas J. Wallace  
Division President  
Isabella Bank