

From: Dave Reetz [mailto:dreetz@isabellabank.com]
Sent: Tuesday, March 03, 2009 8:13 AM
To: Comments
Subject: FDIC insurance rates

To whom it concerns:

The news that a special FDIC fee will be assessed on each of the banks will create an undue burden on community banks. Our bank is an example, with recent rate increases we will be paying nearly 2.5X our 2008 premium. This proposal would at least double our rate again, basically increasing our rate to 5 times that of the previous year. Our bank is a sound profitable bank, well capitalized that has made prudent lending decisions. We did not make subprime loans and did not find it necessary to participate in the TARP program.

In my mind I believe strong community banking is essential to this country. Excess burdens will strongly impact our industry and push many of these out of business. With all the efforts out there to help the banking system it would seem reasonable to have some of those resources placed in the FDIC insurance system where it would benefit all banks.

Thank you for your time in considering these comments.

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