

From: Nancy Clark  
Sent: Wednesday, March 04, 2009 5:33 PM  
To: Comments  
Subject: FDIC Special Assessment

To Whom It May Concern:

I am writing to voice my concern regarding the special assessment interim rule under consideration. I believe this will put additional burden on community banks that are secure and conducted safe, sound, and ethical banking practices with regard to loan underwriting and investment decisions. Our current assessment (after our credit balance is depleted) will be quite substantial already and it would be inconsiderate to put an additional "emergency" assessment on top of that.

It is difficult for small institutions to be competitive with the large institutions since they have the ability to invest in new technologies and offer new services to their customers. Now it is discovered that they have made unsound lending decisions and also made risky investment decisions and we are expected to pay for their mistakes.

That is wrong. How can we make up the expense of additional FDIC insurance; with more fees to our customers or higher interest rates on loans? The public will not be happy with that.

Why doesn't the government put some stimulus money into the FDIC insurance fund for those institutions at risk? Then have the "at risk" institutions pay a special assessment to pay the government back.

Concerned Citizen and Banker,  
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