

From: Lisa Schiffer [mailto:lisa@iowabank.net]
Sent: Tuesday, March 03, 2009 2:37 PM
To: Comments
Subject: Assessments - Interim Rule - RIN3064-AD35

I am writing in response to the special assessment rule whereby the FDIC will impose a 20 basis point one-time special assessment as of 6/30/09. **I strongly oppose the assessment.** As a community banker in Iowa I feel we are being penalized severely for **not** being involved with the massive bank problems that some of the larger banks are facing today. Our bank along with countless other community banks are being **required** to help pay for the mismanagement of our competitors who chose to use poor management practices and put their stockholders at risk. These poorly managed banks are our competitors and I struggle with the concept of paying for their problems so they can steal our customers when they become healthy again.

It is fair to ask us to support the insurance fund at the normal assessment levels that will be imposed at the end of this quarter. However, I **cannot** support the one time special assessment to help with the problems that the poorly managed banks are facing. If our Federal government is willing to support the largest banks with billions of \$'s of TARP funds why are they not willing to support the FDIC insurance fund until the troubled banks are healthy again. When these bank's are healthy again, the FDIC can assess them at an appropriate level to help repay the financial support they receive during the bail out period.

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