

**From:** Duane Muecke [mailto:duane.muecke@iowastatebank.net]  
**Sent:** Tuesday, March 03, 2009 1:07 PM  
**To:** Comments  
**Subject:** FDIC Special Assessment

I just wanted to express my concern on the way the FDIC is handling the restoration of their reserve balance. I understand the urgency and need for the restoration. What I do not understand is the necessity of the brutal way in which you are trying to accomplish this goal. You are proposing a special assessment of 20 basis points on well run banks. This fee will cost our bank close to \$500,000 alone! We has a pretty good year last year but this type of assessment would reduce our pretax income by over 10%. That is incredibly unfair. As you know community banks like ourselves are the lifeblood of our Iowa communities and we did not create the mess we are in. Why do we have to pay this outrageous assessment to make up for the failures of the mighty big banks irresponsible behavior? As Cam Fine has written every dollar you take out of the community banks hands is a dollar we cannot lend to our main street businesses and farmers and we are lending on a daily basis. Our loans increased over 8% this past year alone. I think it is time to start assessing the organizations that have created this mess. The "too big to fail" institutions and not us little guys who use some intelligence and conservatism in our daily operations. Please do what you can too change this process before it is too late. We are getting fed up with the way the way the government is operating especially when it comes to the way this assessment is being hammered onto us! Voting time can not come around fast enough!!!!!!

Sincerely,

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