

From: John Campe [mailto:jcampe@Hiawatha-NB.com]
Sent: Tuesday, March 03, 2009 2:49 PM
To: Comments
Subject: Proposed increase in FDIC Insurance Premiums

Ladies & Gentlemen:

Hiawatha National Bank is a community bank that has been struggling to reduce its credit risk and serve the legitimate credit needs of the community served by the bank. We avoided risk at the sacrifice of what may have been increased earnings. Larger banks entered into what many would consider higher risk and because of their size were allowed to do so. Now, as we say in the Heartland "the chickens have come home to roost".

Why should community banks pay for Wall Street Excesses? Including but not limited to very high CEO and senior management salaries when the majority of community bankers earn less than \$250,000, which is the amount President Obama considers the threshold for increased taxation rates. Perhaps the FDIC should consider a percentage of salaries, which exceed \$ 250,000 as a special assessment on those banks that are paying the higher salaries.

It would also appear with size risk increased and perhaps the special assessment should be done on a progressive basis with the larger institutions a larger prorated share.

Hiawatha National Bank has had to work out of its problems without any assistance and at the expense of its shareholders including the termination of shareholder/officers that were being paid salaries (Much less than \$250,000). Therefore, Hiawatha National Bank feels any special assessment should be assessed to the institutions and officers that caused the problems.

Very Respectfully,
John F. Campe, CEO
Hiawatha National Bank, NA
Hager City, Wisconsin