

**From:** Brian Schwager [mailto:brian@iowabank.net]  
**Sent:** Tuesday, March 03, 2009 3:44 PM  
**To:** Comments  
**Subject:** ASSESSMENTS- INTERM RULE - RIN 3064-AD35

I am responding in opposition to the proposed and asinine, 20 basis point one-time special assessment as of 6/30/2009 that the FDIC is pondering. I have done my job as a small town community banker to ensure that my bank is financially sound. I find it very disturbing that we are being asked to contribute an additional aid package to our competitors who created their own demise. Maybe revisiting and changing your statute on risk-based assessments and target larger banks would help soften the blow. Have any of the assets owned by the individuals who created this financial crisis been seized and sold?

Under this premise, you are forcing properly managed, well ethic mannered bankers to raise loan rates, lower c.d. rates and charge more/higher fees to their customers so this added and un-needed 20 basis point assessment can be attained. Sounds like customers and taxpayers are synonyms.

Brian R Schwager  
Vice President, Ag. Commercial Loans  
Iowa Bank  
P.O.Box 807  
Maquoketa, IA 52060