

From: Mark Kolanowski [HCB] [mailto:markk@hcb.us]
Sent: Tuesday, March 03, 2009 4:45 PM
To: Comments
Subject: Special Assessment Fee

I respectfully ask the FDIC to reconsider its special assessment fee which it surprisingly announced last Friday. Everyone understands the decisions made in this environment are difficult but an across the board special assessment to all banks is unfair. Community Banks like mine did not create this problem. We played by the rules and now will pay dearly for it. We managed our risk so that we could be rewarded, not punished equally with those who were not as prudent. We are trying to lend money and invest in our communities but this would drastically limit our ability to do so. The special assessment fee represents a substantial part of our budget and would be unfairly burdensome. I ask that the FDIC find a more equitable approach to replenishing the insurance fund.

Respectfully,

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