

From: Dale Windhorst [mailto:dwindhorst@unitedbankwi.com]
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To: Comments
Subject:

We are a \$225,000,000 community bank. Based upon the assessments announced, this bank will be assessed over \$750,000 and we are 1 risk rated bank. This assessment is approximately ½ of our 2008 earnings. It could easily be more than ½ of the 2009 earnings. Yet somehow we are supposed to continue to provide services and financing to our communities and individual customers.

With the unlimited transaction account FDIC insurance coverage in 2009, which does do much for the community banks, since our customers rarely have huge checking balances, how much more will be paid to the too big to fail banks that are taking advantage of this coverage increase.

We did not cause the market meltdown, but we get to pay the bill even though the too big for failure banks get Fed money and non-FDIC insured money markets get Fed guarantees without having to pay a nickel. The industry saw money flow out of banks into the non-FDIC money markets over the years and those get a free ride but not the community banks. Oh no, they get to pay for the lack of supervision of the too big to fail banks.

This will kill, lending by community banks.

Dale Windhorst
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