

From: Carla Fiandt [mailto:CarlaF@csbemail.com]

Sent: Monday, March 02, 2009 7:58 AM

To: Comments

Cc: Don Monesmith; Victor Seewald; Stuart Hood; Julie Farver; Bonita Flynn; Mark Demske; Abbie Lash; Brad Peterson; Doug Hanes; Thad Bay

Subject: Raise in FDIC premiums

Dear Sirs,

We are a community bank in Indiana. We have not and will not do the subprime mortgages. We see it happening with the Mortgage Brokers and Big Banks and wonder how things will get better with the problems still going on. The questionable appraisals, the absorbent fees... We follow the rules we do not bury our customers and yet we have to pay for those that have. With the increase in the FDIC insurance premiums I understood we have to take up the slack for the increase need of coverage. But I don't understand how you can penalize us further with the special emergency assessment. With capital concerns with the economy we are watching our spending very close. Then to find out the FDIC approved an interim rule to authorize the special emergency assessment on top of the increased premiums that is almost more than a community bank can handle. It is hard to understand why the community banks are expected to pay for the high risk practices that led to the current crisis. It would be different if we were responsible but we followed the rules we did not bury our customers. We see them as part of our CSB family. So I am asking you please reconsider the second increase in premiums.

We would like to keep the Community Banks around. Please don't force us to sell out or down size we don't want to become one of the banks statistics of failure. We are a good community bank and can hold our head high. We are here serving our communities and customers.

Sincerely,

Carla Fiandt

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