

**From:** Bill S [mailto:bskow@banktoledo.com]

**Sent:** Wednesday, March 04, 2009 10:02 AM

**To:** Comments

**Cc:** info@icba.org

**Subject:**

Please reconsider the decision to special assess all FDIC insured institutions. Small banks did not cause the problem and should be exempt. In fact, the governmental bailout efforts so far with TARP distributions have provided an unfair advantage to many large institutions. A sense of fairness dictates that assessments be limited to those that caused the problem and not we small, independent banks that have provided a sense of stability throughout this ordeal.

Sincerely,

W. R. Skow, Jr.  
Executive Vice President  
State Bank of Toledo  
100 E. High St.  
Toledo, IA 52342