From: Neil Beckman [mailto:neil.beckman@gogebicrangebank.com] Sent: Monday, March 02, 2009 8:59 AM To: Comments Subject: FDIC Assessments

To Whom It May Concern:

I am the President of Gogebic Range Bank and we are a \$ 50MM+ asset based community bank that did not contribute to the current crisis. We do not feel that we should be paying a special assessment for something that we did not contribute too.

I have two recommendations for getting the fund back to its statutory levels.

- 1. Take over Citigroup and sell it off in pieces. Do not sell any part of it to the top 100 asset size banks that exist. Take the proceeds from the sale and put these proceeds into the insurance fund.
- 2. Take over Bank of America and do the same thing.

Let's face it, these banks are not fit to exist and you are spending my tax dollars to bail them out.

Neil Beckman President & CEO