

From: Chris Hager [HCB] [mailto:chris@hcb.us]
Sent: Tuesday, March 03, 2009 11:40 AM
To: Comments
Subject: Leave Community Banks Alone

Dear FDIC official(s);

The action that you're considering taking in levying additional "special assessment " fees on community banks is patently absurd. You will be effectively taking actions to destroy (or damage most severely in some cases) a large group of community banks that have done everything right, comparatively speaking, leading up to our country's banking crisis. This will make the problem worse by damaging or even destroying we good banks that have maintained conservative loan portfolios, thus NOT contributing to the current crisis. The bank I have proudly worked for the past 10 years is among those that are in fine shape despite the current economic conditions. We are fine because we've done everything right and remained true to our conservative roots. That is, we will be fine until you decimate our bottom line with your new punitive fees.

Please think carefully about what you are doing and who will pay the price. There are those in the industry who deserve to pay a heavy price for their past practices and actions. Our bank, and most other community banks, are not among them. I believe that what you are doing is meant to ensure that more banks don't go under, and although something may need to be done, it does not need to be done hastily, without careful consideration, and at the expense of the safe and sound community banks who have done little or nothing to contribute to the problem. To do so would have to opposite of the intended effect, I am sure of it.

Sincerely,
Chris Hager

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