

From: Bill Kivit [mailto:Bill.Kivit@NSCOMBANK.COM]

Sent: Thursday, March 26, 2009 11:27 AM

To: Comments

Subject: FDIC Special Assessment

The proposed Special Assessment that is under consideration by the FDIC will further hinder and restrain local community banks from resuming normal lending activities, the very issue that is preventing economic recovery across our nation. It is important to note that our bank's regular assessment will double in 2009; in essence this is a special assessment already being absorbed. By requiring another special assessment, the FDIC will further penalize smaller institutions that by and large did not have the benefit of receiving TARP dollars. Although many community banks will navigate the economic downturn without TARP funding, the implementation of a special assessment will serve to further punish institutions that had nothing to do with the home mortgage melt down created by big banks and their investment bank counterparts. As a community banker I strongly oppose the special assessment. Although many bank's across the nation are being affected by the real estate and economic downturn, it is unfair of the FDIC to implement and punish institutions that did not create the current real estate and economic debacle.

William L. Kivit

Vice President

NorthSide Community Bank