

**From:** Heidi Kolton [mailto:heidi.kolton@foundationsbank.com]

**Sent:** Monday, March 02, 2009 10:14 AM

**To:** Comments

**Cc:** Greg Kolton; John Hazod

**Subject:** Special Assessment

Gentlemen~

I am flabbergast at the amount of the special assessment that will be levied on our bank!

We are a privately owned, 3.5 year old bank and by the way--strong and profitable. Our special assessment will be \$350,000 this year, not counting our quarterly assessments.

We were highly rated by the FDIC in our examination last year and will now have to give up most of our profitability this year for this assessment.

Please understand--this situation is not being handled properly! We are a hometown community bank that is being absolutely flogged for the sins of other "banks".

Our clients --85% of whom are owner managed businesses --count of us. DO NOT TIE OUR HANDS!

The by-product of higher costs is riskier lending behavior by the banks to make up the additional expense. Is that what you want???????????????

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