From: Paul Skorheim [mailto:Paul.Skorheim@mn-bank.com]

Sent: Tuesday, March 10, 2009 8:34 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

Dear FDIC,

I respectfully request that the proposed special assessment be put on hold. In our bank the assessment would amount to an additional \$120,000 per year. This is in addition to the \$108,000 premium we currently pay. We are facing higher expenses from all angles and I think with all that has been done by the government for the large investment banks, the FDIC could increase their line of credit with the government to be repaid from the current assessments. It will just take a little longer to pay it off. Our bank is trying to build up capital for the continued economic uncertainty and the special assessment would hinder that process. Thank you for your consideration.

Paul Skorheim Chief Executive Officer



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