From: Welliver, Ann [mailto:Ann.Welliver@grsb.com]

Sent: Thursday, March 05, 2009 9:59 AM

To: Comments

Subject: FDIC Insurance increase

After hearing about your recent increase in premiums for all banks, I am compelled to write a letter of complaint to you. While I understand the need to secure individuals money in their bank, I don't feel that you have the right to,or should impose high premiums on banks that have been conservative in their management and are good, solid institutions in their communities. This goes against every principle our Founding Fathers intended when they started this country. While we are a nation taught to help those in need, we are not a nation to help those in greed. This is wrong at every level.

Sincerely,

Ann Welliver Grand Rapids State Bank

Ann Welliver Asst. Loan Administrator Grand Rapids State Bank 523 NW 1st Ave Grand Rapids, MN 55744 (218) 326-9414, ext. 242 Fax: (218) 326-3659

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