

BANK OF NEBRASKA

5 March 2009

FDIC Board of Directors
550 17th Street NW
Washington, DC 20429

RE: Increase Bank Fees

I do not feel there should be an increase in fees by FDIC. I strongly feel an increase in FDIC insurance will unfairly burden our bank. We did not contribute to the financial crisis with reckless lending. We followed prudent lending practices as outlined by the Nebraska Department of Banking and FDIC. Our customers were expected to contribute equity for all loans. We expected customers to contribute 20% to 25% to a loan with the bank providing 75% to 80% depending on their credit report and type and years loan is made. The additional increase of premium will cause our revenue to deteriorate, which is an unfair burden. Our officers and employees work very hard to make sure we maintain a profitable institution to serve the public, this increase penalizes the banks performance.

Sincerely,



Michael J. Hogan
President and CEO
Bank of Nebraska

MJH/mrc

