

From: Deborah Malmberg [mailto:deborah.malmberg@fa-bank.net]
Sent: Monday, March 02, 2009 3:52 PM
To: Comments
Subject: FDIC Premium Increase and Special Assessment

I strongly believe that community banks who did not engage in the irresponsible practices of Wall Street banks that have contributed to the current economic downturn should not be penalized by the onerous FDIC special assessment.

Thank you for your time,
Deborah Malmberg

Deborah Malmberg
Cash Management Officer
First American Bank, NA