

From: Jane Debat [HCB] [mailto:jdebat@hcb.us]
Sent: Monday, March 02, 2009 4:26 PM
To: Comments
Subject: FDIC Premium Hike

As a community banker - I wish to express my concern over the proposed FDIC premium hike. We are a well-capitalized bank and have not contributed to the current situation nor elected for the bailout money. The hike will have a negative impact on both our profitability and ability to lend. There has to be another solution toward replenishing the fund not by penalizing the well-managed institutions and ultimately the consumer.

Best Regards,

Jane DeBat

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