

From: Nancy Skophammer [mailto:nskophammer@farmersstatebankmn.com]
Sent: Tuesday, March 03, 2009 12:35 PM
To: Comments
Subject: FDIC Premiums

The increase in the cost of FDIC insurance is going to significantly and negatively impact the small independent community banks across the nation who did not participate in the Wall Street debacle that has caused this serious economic situation.

The Independent Community Banks are the backbone of America; we are struggling to survive without financial assistance from the government. In response to our proper management of our banks you are going to make us pay for the sins of mismanagement of the TOO BIG TO FAIL banks. Perhaps there are other options to explore before forcing the smaller community banks into demise.

Regards,

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