

From: Deb Kenison [mailto:dkenison@farmersstatebankmn.com]
Sent: Tuesday, March 03, 2009 5:42 PM
To: Comments
Subject: Increased cost of FDIC insurance

This proposal is ludicrous. The increased cost of FDIC insurance will create an undue hardship on the Independent Community banks across America. Please explore alternatives for funding the FDIC insurance and allow the small community banks to do what they do best, keeping Main Street America economically viable.

Deb Kenison
Farmers State Bank of Hartland
1452 W Main St, Albert Lea MN 56007