

From: Renee Kremer [mailto:rkremer@first-bank.com]
Sent: Wednesday, March 04, 2009 10:28 AM
To: Comments
Subject: Special Assessment

We're a community bank –obviously don't play in the same fields as the mega-banks – they get the bailout, we get the bill. When my employer shared this information, it made me realize how close to home this is hitting. This unexpected substantial amount of money is going to come from someplace – is it the jobs of some employees (am I amongst them)? Is it a reduction in benefit coverage? Do the customers ultimately pay? What do you suggest? I believe you are looking in the wrong place to re-capture some of what was lost. We think further consideration should be given to the special assessment being imposed ... or who's going to help us – the community banks? We're the banks that are conscience, cautious and concerned – no golden bonuses nor lavish spending. Praise us, don't punish us. Thank you.

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