

From: Kathy VanBrocklin [mailto:kvanbrocklin@first-bank.com]

Sent: Friday, March 20, 2009 4:41 PM

To: Comments

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Subject: rin 3964-ad35

I was outraged and at the same time bewildered to hear about a huge assessment of 20 basis points being imposed against our bank and other small banks in Michigan. Working for First Bank U P for several years I know we have always engaged in responsible practices – with the people in our community as our 1st priority. Large banks on wall street should be held accountable for replacing the depleted funds. They have contributed in the now- failing economy because of their poor choices.

Money that is used to pay the assessment will surely come out of my paycheck which will not help us in these hard times. Please reconsider and help save the many small banks that are trying to keep their doors open. Concerned in Michigan, kathy Vanbrocklin