

From: Christine Morrow [mailto:cmorrow@first-bank.com]
Sent: Thursday, March 12, 2009 2:22 PM
To: Comments
Subject: FDIC special premium assessment

I am writing in regards to the campaign that is directed by the FDIC to impose a special assessment against banks. I am very concerned as to the impact that this assessment will have on the operations of community banks. I feel that community banks do not engage in the irresponsible practices of Wall Street banks that have contributed to the current economic downturn and should not be penalized by the onerous FDIC special assessment.

Christine Morrow
First Bank Upper Mich