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**From:** Timothy Piehl [mailto:[tpiehl@farmersstatebankmn.com](mailto:tpiehl@farmersstatebankmn.com)]

**Sent:** Wednesday, March 04, 2009 10:18 AM

**To:** Comments

**Subject:** FDIC Insurance

“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.”

**Timothy C Piehl**

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