
To: Comments@FDIC.gov
Subject: RIN 3064-AD35

RE: FDIC special assessment

Are you kidding me! Try to think past tomorrow.

Our community bank has made and continues to make appropriate credit to our Main Street businesses. Our bank services the needs of low to moderately low income households. Our bank goes to great extremes to be in compliance with the binders of regulations. Our community bank is successful.

I thought you were looking at us (banks) as a provider of capital to the "economy".

Your assessment request is **30 times** our current premium. How many more banks will fail as a result of this absurd assessment? Upon which, there will be yet another assessment.

There was a time, that I thought we (FDIC and banks more specifically Community Banks) were on the same team.

My frustration is the punishment of the well run bank.

There is far greater incentive to take excessive credit, rate and leverage risk than not. Fortunately for the FDIC, we care more about our community, employees, and shareholders than we do ourselves.

The assessment is unfair.

Does anyone within our United States government have any common sense? (no need to reply)

Sincerely,

Leslie T. Cseter
Vice President and Trust Officer
First Bank, Upper MI
2800 Ludington Street
Escanaba, MI 49829