
From:**Sent:** Thursday, March 05, 2009 11:20 AM**To:** Comments**Cc:** Comments**Subject:** New assessment fee

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Federal Deposit Insurance Corporation
comments@fdic.gov

To Whom It May concern:

It has recently come to the attention of my bank, First Bank Upper Michigan, that because of the failure of banks throughout the country we, as a bank, are now going to have to pay a special assessment fee.

This fee is unreasonable for our bank, being 30 times what our premium is. I understand that more insurance fees are needed to cover the failure of the banks but, the banks that have done the sub-prime lending and other risky practices should be the ones to pay these fees. First Bank, Upper Michigan is very secure and does not deal with the sub-prime lending. This fee would make it very difficult to keep our doors and other banks in the area open which in turn is bad for our entire community. During this hard economical period I feel it is irresponsible to impose such a huge fee on banks that have operated responsibly.

Please take this into consideration. I look forward to hearing you did the right thing.

Concerned Employee,
First Bank, Upper Michigan
2800 Ludington Street
Escanaba, Mi 49829