
From: John Curtis [mailto:jpgdcurtis@att.net]
Sent: Saturday, March 07, 2009 4:44 PM
To: Comments
Subject: special assessment RIN 3064-AD35

Dear Sir. I am writing in reference to the special assessment that our bank FIRST BANK OF UPPER MICHIGAN is being assessed. I am an employee of the bank and I think this assessment is very unfair. I understand the bad times we are experiencing but why should my bank be penalized for doing a great job. These Mega Banks are getting Billions of dollars in bail out money and now you want to penalize the small banks that just isn't fair. Thank you for your time and I hope that you reconsider this assessment on all the small banks. My banks address is First Bank, 1400 Delta Ave., Gladstone, Mi. 49837. My name is John Curtis Once again thank you