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**From:** Sheryl Horwitz [mailto:shorwitz@first-bank.com]  
**Sent:** Friday, March 06, 2009 4:35 PM  
**To:** Comments  
**Subject:** FDIC Assessment

3/6/2009

To the FDIC Board,

I am employed with First Bank, Upper MI in Gladstone MI and I am writing to express my concern on the newly imposed FDIC special assessment. As a local community bank and an individual we feel the assessment is unjust. We work very hard and are very accomplished at what we do. We have been one of the top banks for many years. How is it that we will be impacted greatly by the actions of the irresponsible larger banks through no fault of our own? This will be devastating to our community and will only add to the problems that have surfaced. We ask that you re-consider the assessment on a more fair level so that we can remain as we are today, strong and employed!!

Thank you,

Sheryl Horwitz, Administrative Assistant

