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**From:** Wendy Holzenkamp [mailto:wholzenkamp@first-bank.com]  
**Sent:** Friday, March 06, 2009 4:23 PM  
**To:** Comments  
**Subject:** INCREASE IN FDIC PREMIUMS WILL PUT SOME OF US OUT OF WORK!

I am sending you this today as I am very concerned about community banks paying for the mistakes of the BIG banks that did not act responsibly.

And while I realize that insurance is a pooling of risk, not all geographic areas are charged the same for insurance premiums. The rates are typically geared towards risks in that location. And while I realize that Michigan as a whole is experiencing many issues, in the Upper Peninsula of Michigan we are effected by the state's economy, but I do feel that we are unique.

I work at a small hometown community bank that has been nationally recognized for many years for responsible lending. We are privately owned and not publicly traded. The increases that we have and are about to experience with our FDIC insurance will most likely put some of our competitors out of business as they will most likely not be able to afford the increase. We are being told that this increase in premiums will be effecting our employment. This will mean less wage, benefits and job loss for some of us.

And while I realize that this economy is tough on everyone, I am concerned about small community banks paying the price for those that have not been responsible. I was hoping that some of the measures that are being created would help our jobs. We are working many extra hours with out additional pay as officers of the bank to help with refinancing and Modifications due to our local job loss in this economy and we still may not have a job soon.

THE SMALL COMMUNITY BANKS SHOULD NOT PAY FOR THE BIG BANK MISTAKES.

Wendy Holzenkamp  
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