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**From:** Shelly Kulack [mailto:shelly\_kulack@hotmail.com]  
**Sent:** Friday, March 06, 2009 4:22 PM  
**To:** Comments  
**Subject:** FDIC premium

To Whom It May Concern:

I am writing today in regards to the increase in the FDIC insurance premium. I work for First Bank Upper Michigan in Escanaba which is located in the Upper Peninsula of Michigan. We are a locally owned bank and assist only the local area. We work hard to take care of our customers and make intelligent decisions when it comes to lending money. We follow strict guidelines to make sure we are making the proper decisions to provide the best for our customers. It is not our fault that the large banks in this country do not follow these guidelines. They need a bail out because of their faults and only they should be punished for them. Don't you see that these increase will force community banks to possibly close? I need my job and highly encourage you to rethink your decisions.

Sincerely,  
Shelly Kulack

An employee of First Bank