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**From:** Cindi Carlson [mailto:ccarlson@first-bank.com]

**Sent:** Friday, March 06, 2009 4:01 PM

**To:** Comments

**Subject:** FDIC Special Premium Assessment

As an employee of a community bank I am writing to you to express my concerns about the increase in the FDIC Special Premium Assessment and the affect that it will have on all community banks. This increase seems to actually be a penalty for the Sub-Prime and High Risk mortgage lending that has taken place by the much larger banks. The community banks have always remained strong and have required no bailout money whatsoever, so I ask, why are we required to help pay back the debt? These assessments seem unjust and could potentially destroy the hometown community bank.

Thank you for your time.

Cynthia Carlson  
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First Bank, Upper Michigan