
From: Billie Frankovich [mailto:bfrankovich@first-bank.com]
Sent: Friday, March 06, 2009 3:13 PM
To: Comments
Subject: new FDIC Premium amount

To Whom it May Concern and FDIC Board,

I am an employee of a small bank in the Upper Peninsula of Michigan, I am writing today because of my concern for the new premium insurance amount assessed to the small banks, and the impact it is going to have.

I would like to know why we must suffer the consequences of the large and in trouble banks. We are strong and yet we are the ones being penalized for their carelessness. How far is this going to go before you realize that not only are the BIG banks going to fail but at this pace how long will it take for you to break the strong local community banks??

PLEASE reconsider your decision on this matter!! We are all worried as how this is going to turn out!!

Concerned,
Billie Frankovich

An employee of FIRST BANK UPPER MICHIGAN