
From: Tom Piaget [mailto:tpiaget1@chartermi.net]

Sent: Friday, March 06, 2009 6:57 AM

To: Comments

Cc: tpiaget1@chartermi.net

Subject: INCREASED PREMIUMS

I AM VERY CONCERNED ABOUT THE INCREASE IN FDIC INSURANCE PREMIUMS FOR COMMUNITY BANKS. THESE BANKS WERE NOT INVOLVED IN THE POOR LENDING PRACTICES THAT HAVE CREATED THIS ECONOMIC CRISIS. COMMUNITY BANKS PROVIDE A VERY NEEDED SERVICE TO SMALL TOWN AMERICA. INCREASING THIS ASSESSMENT, OVER THIRTY TIMES PREVIOUS RATES, JEOPARDIZES THE SERVICES THESE BANKS PROVIDE, THE EMPLOYEES, THE COMMUNITY BANK ITSELF AND EVEN THE COMMUNITIES THEY SERVE.

BARBARA PIAGET

CUSTOMER AND EMPLOYEE

FIRST BANK, UPPER MICHIGAN, GLADSTONE , MI