
From: dnjadamini [mailto:dnjadamini@charter.net]

Sent: Thursday, March 05, 2009 11:35 PM

To: Comments

Subject: FDIC Special Assessment

To Whom it May Concern:

My name is Jennifer Adamini and I am an employee at First Bank, Upper Michigan in Gladstone MI. We are a community institution with three branches in Gladstone, Escanaba and Garden. The issue of a special assessment imposed on the bank by the FDIC was brought to our attention by the Bank President. He expressed his concern that this assessment could have a extremely negative impact on our institution. He indicated that this assessment is 30 times what our normal premium for FDIC insurance is. I am proud that our instituion is a small operation, we know our customers personally and know that we always lend in a responsible way. I acknowledge that we must all contribute and be involved in the solutions that will fix the banking industries problems. I am just concerned that institutions such as ours could suffer greatly and in times like these we all want to feel that our jobs are secure. If you could give me any information regarding this situation it would be greatly appreciated. Thank You for your time on this mattter.

Jennifer Adamini