
From: Zandra Swanson [mailto:zswanson@first-bank.com]
Sent: Thursday, March 05, 2009 5:27 PM
To: Comments
Subject: RIN 3064-AD35

To Whom It May Concern:

I am writing this letter in response to the special assessment the FDIC is imposing on Community Banks. I believe the Community Banks have remain strong and healthily because of sound business practices and should not be punished for the mistakes made by the mega banks.

I work for First Bank, Upper Michigan as a bookkeeper and this special assessment will be taking money out of my pocket and "IT'S NOT FAIR". My community bank has worked hard and has always preformed well. Why, should we be made to pay for the mega banks short comings? Raise the assessments for the Wall Street banks that have engage in the irresponsible practices that have contributed to the current economic downturn. Why should the community banks be punished because we have remain strong and healthily.

I am very concern how this assessment will impact operations at our community bank, its employees and ultimately our customer. So I am joining this fight to see if some considerations will be given to community banks.

Sincerely,

Zandra Swanson
Bookkeeper
First Bank, Upper Michigan