
From: Michelle Kurth [mailto:garden@first-bank.com]
Sent: Thursday, March 05, 2009 2:44 PM
To: Comments
Subject: special assessment

To Whom It May Concern:

I would like to express my concern for the small community banks in regards to the special assessment that is to be imposed on banks from the FDIC. I work for First Bank Upper Michigan, which is a small community based bank in the Upper Peninsula of Michigan. The town that our branch is located in, is so small that there is not another financial institution in any direction for about thirty miles. It has remained strong because it is small and has made safe decisions regarding lending procedures, and the fact that we know our customers and take care of them. They feel safe banking with us. It seems very unfair that because we have remained strong we must pay the price for the larger institutions that are failing due to their own bad practices. Please reconsider this special assessment that could be the end of small banks already struggling due to our devastating economy.

Sincerely,

Michelle Kurth
First Bank Upper Michigan