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**From:** Danette Ash [mailto:dash@first-bank.com]

**Sent:** Thursday, March 05, 2009 10:06 AM

**To:** Comments

**Subject:** new premium amount

To Whom It May Concern:

This is in regards to the increase in the FDIC insurance premium that is being levied among the small community banks in our country that have had nothing to do with the Banking Industry demise.

I work for First Bank Upper MI in Escanaba, MI which is located in the Upper Peninsula of Michigan. We are a local owned bank and service the Delta County area only. We have worked very hard and diligently to provide excellent service to our community and customers. We follow the strictest guidelines for lending and deposit practices, ensuring that we are doing the best for our customers.

It is not our fault that the large banks turned greedy in the good times and now they want a bail out without holding the chief executives accountable for their unethical practices. They all need to be replaced!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

The small community banks will be out of business if they are forced to cover the cost of all the wrong doing that they were not a part of!!!!

Please reconsider your decision!!!

Sincerely,

An employee of First Bank Upper MI