
From: Gina Erickson [mailto:gerickson@first-bank.com]
Sent: Thursday, March 05, 2009 9:54 AM
To: Comments
Subject: Special Assessment

March 5, 2009

To Whom It May Concern:
RE: Special Assessments

I have a concern regarding the impact the FDIC special premium assessment will have on the operation of the bank where I am employed.

Our community banks did not engage in the irresponsible practices of Wall Street banks that have contributed to the current economic downturn and should not be penalized by the special assessment.

We are a small town in the beautiful Upper Peninsula of Michigan and I feel this assessment would eventually close more banks. Our community can not handle losing even more jobs. Many of our young people graduate and leave Michigan for a reason, jobs, there are none here to keep them here.

Help us keep our community banks in the Upper Peninsula and as always a great place to raise our kids.

Thank you

Gina Erickson
First Bank Upper Michigan