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**From:** Lisa Anderson [mailto:[landerson@first-bank.com](mailto:landerson@first-bank.com)]  
**Sent:** Thursday, March 05, 2009 9:32 AM  
**To:** Comments  
**Subject:** FDIC PREMIUMS

To Whom It May Concern:

This letter is in response to the special assessment for FDIC insurance premiums. I work for First Bank Upper Michigan, which is a small community bank. I am a loan officer and I am concerned that we are being punished for the sins of the Wall Street Banks.

We have not participated in sub prime lending and we can not afford to pay their way at the expense of our jobs.

Please re consider the one time assessment and assess the individuals that committed the offenses with a higher premium, not the community banks that have been playing by the rules all along. We need to keep people employed!

I appreciate your time and attention to this time sensitive matter.

Sincerely,  
Lisa Anderson  
First Bank Upper Michigan  
Escanaba, MI 49829