

From: Scott Pettit [mailto:sjpettit@fnbwadena.com]
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To: Comments
Subject: FDIC Premium hikes

FDIC

We are a small 50Million dollar community bank who did not contribute 1 nickel to the Sub prime mortgage crisis. Now we are being forced to pay for others, (FHLB, FNMA, Congressmen) who directly cost the Government and the taxpayers billions.

Our bank purchased commercial loans to help increase our income and are faced with our own losses. Why not use some of the govt. bailout money to replenish the FDIC fund. Give some relief to the community banks which had nothing to do with the crisis.

This is totally unfair at a time when we are trying to pay for a debt incurred to purchase my family's ownership interest in the bank. To be imposed this additional cost on top of everything else, it is more than unfair.

Please give this serious thought. We have been in operation for over 100years without any government support. Maybe it's time to provide us with some help.

Thanks for your consideration.

Scott J. Pettit
President
First National Bank in Wadena
218-631-1590
sjpettit@fnbwadena.com