

From: Chanda L Booms [mailto:cbooms@signaturebankmi.com]
Sent: Monday, March 02, 2009 1:02 PM
To: Comments
Subject: Premium Hike

I am concerned about what this premium hike will do to small community banks who are the back bones of their communities. It may discourage institutions from accepting additional deposits due to the cost. Either that or the cost will need to be passed onto the consumers.

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