
From: Michelle L. Alltop [mailto:MLAlltop@columbiasavings.com]
Sent: Thursday, March 05, 2009 3:17 PM
To: Comments
Subject: R&T 242071088

To whom it may concern,

The increase in FDIC insurance premiums at this time, will put a unnecessary financial burden on a struggling institution that is diligently working its way through these rough times. For a small bank like us, this could mean an increase insurance expense of \$185,000 this year alone! Spreading the additional insurance premiums over a longer period of time would help.

Shelly Alltop

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