

**From:** Fran Larson [mailto:flarson@penbank.com]

**Sent:** Monday, March 02, 2009 12:58 PM

**To:** Comments

**Subject:** FDIC Premium hike

The increase for the FDIC annual assessment should only be charged to the banks that were irresponsible in their lending habits. Our bank, while it has its own problems, is not relying on the government to bail us out, but yet we are having to pay a huge price for the banks that caused this disaster. Please consider an alternative to this massive increase for the smaller community minded banks that represent a large piece of the back bone of the United States.

Thank you!!!!

F. Larson