**From:** Kathy Huffman [mailto:khuffman@first-bank.com]

**Sent:** Thursday, March 05, 2009 10:02 AM

To: Comments Subject:

This email is in regard to the special premium assessment that has been charged to the bank that I work at, First Bank Upper MI. I believe that is wrong, why should we be charged for other banks failures? I am very concerned that this is going to affect the operations of the bank. We are a small community bank that cannot take on the bailout of other financial institutions for their wrong doing.

Thank You Kathy Huffman Customer Service Rep First Bank Upper MI