

From: Jerry Tracey [mailto:jtracey@first-federal.com]
Sent: Monday, March 02, 2009 3:05 PM
To: Comments
Subject: FDIC - Premium Hike

I disagree with the FDIC's latest premium hike. Community Banks who have not engaged in irresponsible lending practices like the Wall Street banks that have contributed to the current economic downturn should not be penalized by the burdensome FDIC special assessment.

Please place the burden of this assessment on the shoulders of the mega banks that have caused it rather than on those who consistently practice safe and sound lending.

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