

**From:** Craig Bishop [mailto:CBishop@firstbankmi.com]  
**Sent:** Monday, March 02, 2009 3:30 PM  
**To:** Comments  
**Subject:** Increased premiums

As a community banker, I am quite upset that we have to bear the cost to fund the fund that has been devastated by the investment banks, and large cap banks. Please reconsider this penalty that you will charge those who played by the rules.

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