

From: Daniel Redman [mailto:dredman@firstbankmi.com]

Sent: Monday, March 02, 2009 3:59 PM

To: Comments

Subject: FDIC special assessment

Please be advised that as an employee of a smaller community bank I am very concerned about special FDIC assessments which were recently approved. It is my hope that you would look at alternatives to resolving this matter rather than imposing special assessments on banks like ours that did not engage in irresponsible practices.

Thank you.

Daniel Redman
Vice President
Firstbank St. Johns