

From: Sarah Sacco [mailto:shaefner1@msn.com]
Sent: Wednesday, March 11, 2009 3:05 PM
To: Comments
Subject: FDIC Assessment

To whom it may concern,

I am writing this email in regards to FDIC assessments. I work at First Bank Upper Michigan, in Gladstone, Michigan. I have worked here for 2 and 1/2 years. I worry about my job stability due to the current economy. I feel that it is very unfair how small, community banks are being treated due to the larger banks that are being bailed out. Recently our FDIC premium has increased outrageously. I worry for myself and other coworkers who need this job to support their families. I also feel for the employees who can't have full time hours or benefits because our bank can't afford it due to the money we are losing in places like this area. I just wanted to express how unfair I think it is that we are being punished because of the mistakes of others. I want to see the larger banks succeed but don't want to see ours fail because of it. Our bank does not take place in risky business and I don't feel that our jobs should be in a risky position.

Thank you for your time in reading this.

Sincerely,

Sarah Sacco
A concerned First Bank Upper Michigan employee.