

From: Garden@First-Bank.com [mailto:garden@first-bank.com]

Sent: Monday, March 09, 2009 10:16 AM

To: Comments

Subject: FDIC Special Assesment

I work at a small community bank and do not believe community banks should be penalized by FDIC special assessments due to the irresponsible practices of the larger Wall Street banks that received a large bail out for such practices. We remain strong because of our safe lending and the relationship and trust we have built with our customers. Please reconsider this FDIC special assessment; small banks across the nation are already struggling due to the economic down turn, we do not want to pay the price for the mistakes of the larger institutions.

Sincerely,

Hope Gerzetich
First Bank Upper Michigan