From: Michael M. Bass [mailto:MBass@fnbhugo.com]

Sent: Monday, March 02, 2009 6:37 PM

To: Comments

Subject: FDIC premium increase

Dear Ms. Bair,

Please stop this madness before it's too late. Take a long look at who started these problems, and look to assess them, not institutions that had nothing to do with this mess. I would like to help restore the fund balance to acceptable levels, but don't assess me at the same rate as a bank that held no regard for safety and soundness issues. There has to be a better way, please take the needed time to find a better solution.

Sincerely,

Michael M. Bass President The First National Bank of Hugo Hugo, Colorado FDIC cert #3029