

From: Gary VanMassenhove [mailto:gvanmassenhove@first-federal.com]

Sent: Tuesday, March 03, 2009 10:13 AM

To: Comments

Subject: fdic special assessment

To whom it may concern: to put such a large burden on an already fragile banking system appears to be a very foolish effort on your part. The banking industry needs to be strengthened, not weakened. Respectfully, Gary VanMassenhove, Director of First Federal Of Northern Michigan