

From: Linda Fenster [mailto:lfenster@fnbmonument.com]
Sent: Tuesday, March 03, 2009 12:38 PM
To: Comments
Subject: Premium Hike

To Whom It May Concern:

I am writing to discuss the unfairness of the proposed premium hike for the FDIC Insurance for banks.

Like so many other community banks, our bank did not contribute in any way to the current crisis. We had a record year at our bank last year and have NEVER participated in any of the irresponsible practices and greed that the "Mega Banks" did. It is not right that we should have to bail them out in this manner, when we did not contribute to the situation. They need to accept the responsibility for their actions and take the necessary steps to right the situation. We have already been penalized by the many bailouts for these banks. They would have closed our doors had we done any of the things they did!! They certainly would not have bailed us out!!

I think that the current mess should be taken care of by those that caused the problems, not those that did not contribute in any way. What kind of penalty do they have to pay? Let's just slap their hands and let the community banks of America pay for their greed and dishonesty!

Sincerely,

Linda Fenster
Senior Vice President
First National Bank