

From: Cindy Whitcomb [mailto:cindyw@farmersstatebankmn.com]

Sent: Tuesday, March 03, 2009 1:37 PM

To: Comments

Subject: FDIC Insurance

“The increased cost of FDIC insurance will create an undue hardship on the Independent Community banks across America. Please explore alternatives for funding the FDIC insurance and allow the small community banks to do what they do best, keeping Main Street America economically viable.”

I am tired of paying for the mistakes on Wall Street. Let's help out the small town Independent banks to keep their doors open to serve their customers.