

**From:** Jim Rapin [mailto:jrapin@first-federal.com]

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**To:** Comments

**Subject:** fdic assement

i totally disagree with the rational of having a 20 basis point increase the the fdic premium as being disscused recently. It is becoming harder and harder in this economic climate to show any kind of profit without having more non interest expense being added to the balance sheet.

Thank you

james rapin  
director  
First Federal Northern Michigan