

From: David Pirsein [mailto:dpirsein@fnbpville.com]

Sent: Monday, March 02, 2009 10:43 AM

To: Comments

Subject: Premium rate increases

Dear Chairman Bair,

I realize it has become necessary to increase premiums on the FDIC insurance fund to protect all banks and that the fund has been used extensively for this very purpose during these trying economic times. However, I do not believe you are treating all banks equally in that the very large banks who have stressed the fund to the point that it is, are not paying their share of the cost for the burden they are placing on the fund as a whole. For the banks that you have decided are too big to fail, these banks should be paying a higher premium for the protection they are receiving. As an alternative, please consider giving a premium credit to the institutions who are helping put this fund back to a safe level once the fund is adequately protected.

I realize your first concern is the safety of the insurance fund and the industry it protects but I believe some consideration should be given to making the premium equitable for the coverage received and for the level of risk you are covering that institution for.

Sincerely,

David R. Pirsein

President & CEO

First National Bank in Pinckneyville

Pinckneyville, IL