

From: Aaron Groff [mailto:AGroff@ephratanationalbank.com]  
Sent: Monday, March 02, 2009 11:20 AM  
To: Comments  
Subject:  
Importance: High

To whom it may concern:

As a representative of a local, 128-year old community bank, I believe, as most of my community banking peers believe, that FDIC insurance premiums need to be assessed on risk basis. Those entities bringing the most risk to the system should pay a premium commensurate to that risk. Over my life time, I have paid premiums on my "home-owners" policy based on the size and location of my house, as was my car insurance premium levied on my horse-power and my age.

Thanks,

Aaron Groff, President  
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