From: Milissa Lenahan [mailto:MLenahan@fnbn.com] Sent: Wednesday, March 04, 2009 12:44 PM To: Comments Subject: FDIC Special Assessment

As a representative of a community bank who did not engage in the Wall Street practices, and did not make the types of loans that added to the economic downfall, I would like to express my objections to the FDIC's Special Assessment. Lets focus on the companies who make bad decisions and pass the cost on to them. Sincerely,

Milissa J. Lenahan, Vice President Operations and Security Director First National Bank & Trust Company of Newtown 215-860-9100 x3041 mlenahan@fnbn.com