From: NORMA YARNIK [mailto:nyarnik@fnbstaunton.com] Sent: Wednesday, March 04, 2009 1:28 PM To: Comments Cc: gina Subject: SPECIAL ASSESSMENT

I AM ANGERED AT THE PROPOSAL TO LEVY A SPECIAL ASSESSMENT ON ALL BANKS. I HAVE BEEN AN EMPLOYEE OF OUR BANK FOR OVER THIRTY YEARS. DURING THAT TIME OUR MANAGEMENT PEOPLE HAVE OPERATED WITH THE HIGHEST INTEGRITY AND CONSERVATIVE PRACTICES. THE YEAR AHEAD WILL BE DIFFICULT AND UNPREDICTABLE. MANAGEMENT HAS INDICATED TO US THAT THERE WILL PROBABLY BE NO PAY INCREASES. WHY DOES OUR BANK AND OTHER COMMUNITY BANKS RECEIVE THE SAME TREATMENT AS THOSE WHO HAVE BEEN OPERATING RECKLESSLY ??? THIS ASSESSMENT IS OUTRAGEOUS AND UNFAIR.!! NORMA YARNIK BOOKKEEPING DEPT FNB STAUNTON 618635 2234