From: Olga Oloier [mailto:ooloier@bankfnb.com] Sent: Wednesday, March 04, 2009 11:59 AM To: Comments Subject: FDIC Special Assessment

To Whom it May Concern:

I feel it is totally unfair that the FDIC is imposing any additional costs to any of the community banks. Unlike the larger bank's we had nothing to do with the irresponsible practices of Wall Street that have contributed to the current economic downturn. Penalize the bank's that had to acquire our tax dollars in order to get bailed out of the situation they put themselves. Community Bank's should be getting a pat on the back for knowing how to run their institution not penalized.