From: Rudy Johnson [mailto:rudyjohnson@fidelityhomestead.com]

Sent: Monday, March 09, 2009 5:11 PM

To: Comments

Subject: I would like to keep my job!

I am sending this e-mail to you to ask for your consideration to reduce or cancel the "special emergency assessment" of 20 basis points which will raise our Banks FDIC premiums. I have worked for Fidelity Homestead Savings Banks for only a year, but I was once a victim of the current mortgage crises. Prior to Fidelity I worked for a large nationwide mortgage company for 11 years and witnessed that company, my company, go from king of the hill to being purchase at a scrap price by a mega large national bank. I watched and suffered as the company's stock price and my 401k plummet. Now I'm with a conservative, responsible institution but I live in fear most days that my job and others will be eliminated to cover our increasing cost of doing business. Our bank is a growing institution and is striving to add more branches, hire more people, reward current employees for their efforts and benefit the Community we live in. Please take careful consideration on this matter as I feel many jobs, growth of our institution and community development could be affected.

Thank you,

Rudy Johnson - Vice President Retail Regional Manager - Northshore Fidelity Homestead Savings Bank 500 C.M. Fagan, Hammond, LA 70403 phone:985-542-6033, fax:985-542-6091