
From: Debbie McDowell [mailto:dmcowell@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 2:51 PM

To: Comments

Cc: Gina Lotter

Subject: special assessment

I am not just outraged I am damn angry about the proposal to levy a special assessment on all banks. Why is it that an institution who has practiced conservative banking ethics are in the same category as an institution who has practiced unscrupulous, reckless banking ethics? Why should the employees of the institution that has practiced excellent banking business suffer the consequences of the actions of the bank that practiced reckless bank business? This assessment would ultimately affect the hard working dedicated employee's of these banks. How about this NEW concept- Reward the good and Punish the bad.

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