
From: Nicole Harmon [mailto:nharmon@fnbstaunton.com]
Sent: Wednesday, March 04, 2009 3:00 PM
To: Comments
Cc: glotter@fnbstaunton.com
Subject:

To Whom It May Concern:

I am writing in response to the proposal to levy a special assessment on all banks. As an employee of a community bank, we are working hard to do things the right way. I think it is unfair that we are being punished by being forced to pay for the bad deeds of others. We are doing everything in our power to keep our expenses down. Upper management has even informed us that raises were not calculated into the budget this year. So, now I have no raise to look forward to this year and we've been notified recently that our insurance premiums are going up, while the deductible has been doubled. We are making sacrifices to control our operating expense. Everyone knows what tough economic times we are facing today. We are making changes to control our expenses. We are doing are part by managing our bank with conservative practices and adhering to sensible underwriting standards. Why can't the FDIC find another way to get money for its insurance fund rather than taking it from the hard working community banks of the US?

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