
From: Mary Stewart [mailto:mstewart@fnbstaunton.com]
Sent: Wednesday, March 04, 2009 3:08 PM
To: Comments
Cc: gina lotter
Subject: Special assessment

I am responding to the special assessment that the FDIC created on February 27, 2009. We are a smaller community bank in Illinois. If our bank had been as negligent in our banking practices, would someone have bailed us out or would our bank have been closed? Will the banks receiving money be required to pay it back, how long do they have to do it and what sort of penalty will they have? I'm all about what is **FAIR!** While there is no shame in asking for help when circumstances are beyond your control, I feel that we are enabling these banks to continue poor practices and not fully suffer the consequences. I was raised to pull your own weight, learn from your mistakes and right your wrongs. It's too bad that the government doesn't feel the same way.

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