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**From:** Ali Young [mailto:ayoung@fnbstaunton.com]  
**Sent:** Wednesday, March 04, 2009 5:24 PM  
**To:** Comments  
**Cc:** Gina Lotter  
**Subject:** Assessment of Banks

I am completely against the proposal to levy a special assessment on all banks. First National Bank in Staunton has proved to be very conservative in all of our banking practices. Our management had little choice but to inform all 135 employees that we would not be able to receive a pay increase this year. Management is trying their best to eliminate any spending and help us all maintain our jobs. As a new mother this job is very important to me and my family. This assessment may put my job in jeopardy as well as the jobs of my friends/coworkers. If the FDIC is interested in the present state of the economy it should not levy this assessment. This assessment is going to FORCE banks to eliminate jobs and continue the rise in unemployment.

Alexandra Andrasko  
Assistant Internal Auditor  
First National Bank in Staunton  
(618) 635-2234 ext 252