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**From:** Jane Hutton [mailto:jhutton1@madisontelco.com]  
**Sent:** Thursday, March 05, 2009 10:06 PM  
**To:** Comments  
**Cc:** glotter@fnbstaunton.com  
**Subject:** Special Assessment

We have all heard the talk in the last few weeks of the all important "Bail Out" program that the government is offering to select individuals, large companies and the banking industry. I am very reluctant to believe in the plan that the government has laid out for this great United States as it seems the only ones that are being bailed out are the ones that have put themselves in these dire financial straits.

And those of us who have been responsible with our finances and have used our moral structure to better our communities and our own lives are being penalized. This proposal to levy a "Special Assessment" on all banks is beyond my comprehension. It is very hard for me to understand how the community banks of our country can be put in the same category as the institutions that have shown reckless and unreasonable business practices.

As an employee of a community bank for the past 4 1/2 years it has been my privilege to work for an institution that values its employees as well as its many upstanding customers. The employees of our bank have been told that we will have to keep expenses down because of the economy and we understand that there will be no pay increases or additional compensation for the job we are doing. These are hard working, decent people who know how to tighten their belts and get through the tough times. And now you are asking for even more with a 20 % special assessment. What's next for the Bail Out?

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