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**From:** Shelly Broughton [mailto:sbroughton@fnbstaunton.com]  
**Sent:** Friday, March 06, 2009 10:52 AM  
**To:** Comments  
**Cc:** Gina Lotter  
**Subject:** Fw: FDIC Special Assessment

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I am a Teller Supervisor at a relatively small community bank in Mt. Olive IL, population about 2,300. Our bank is a hub in our community, our customers come in to just stop by and "chat". We have very strong relationships with all of them and so therefore we know that many of them are struggling due to our recent economic crisis. Have you ever heard of the "Butterfly Effect"? What You (The Government) do to us, will effect them (our customers). I am very troubled that we are all going to be severely punished for doing the right thing. I could not be more proud of our bank and all of its 130 plus employees. Our leaders have run things so well, so smart, so conservative that even in these hard times, and loss we have remained strong. But how much can we take before the irresponsible practices of others destroy us all?

The mere thought of a proposal to levy a 20- cent special assessment on all banks is completely absurd! That 20-cents would cost our Community Bank \$600,000.00. First of all, Small Community Banks were not considered large enough to receive a bail out or even a percentage of the loss from Freddie Mac and Fannie Mae. If we were not large enough to receive money, why now are we large enough to pay out hundreds of thousands of dollars? There has to be another way. Our Bank, our employee's, our customer's have paid enough. This year due to the loss and to maintain overhead costs all of our employee's will not receive any pay increases. No raises?! We have all worked so hard and sacrificed so much! Have you?

The special assessment could not only hurt our bank and it's many wonderful PEOPLE, but countless other community banks. We are real, we are people and we do matter on many levels. This assessment will be doing more than monetary damage, it is teaching us that it doesn't pay to be honest and follow rules. Don't you think in the world of Banking that is a dangerous lesson to teach to so many? Please do what is right and honest and make those who are responsible pay for what they did so wrong. Positive actions bring positive results, negative actions bring negative results.

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