

March 7, 2009

Dear Sir:

My name is Debra Nolte and I am writing to you in regards to the special FDIC assessment you are imposing on my employer, The First National Bank in Staunton, IL.

These are difficult times but your agency should be doing all in your power to support and stand by the smaller community banks instead of inflicting such a hardship on them that was never anticipated.

I'm talking about banks like mine that did things the right way and played by the rules. I'm talking about an assessment of over \$600,000.00. My bank never saw this assessment coming and it's not fair. We have a budget too.

Why are the large banks that took the huge risks being bailed out by the government and my bank is being punished?

Even though my bank took a good hit from the Freddie Mac/Fannie Mae debacle last year, the bank president, Larry Zieglar and his management team, pledged their commitment of customer service and sound management. They are good people who care about First National Bank and all their employees.

I can tell you there is a hiring freeze and a wage freeze and we are tightening our belts for the road ahead. There is only so much you can do.

The last thing First National Bank needs is an FDIC assessment for over \$600,000.00 when they did nothing wrong! Please reconsider this assessment. It's not right and your agency should know that!

Sincerely,

Mrs. Debra Nolte, Bank Teller
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