

**From:** Todd Lewis [mailto:toddl@fnb-bank.com]

**Sent:** Tuesday, March 03, 2009 1:45 PM

**To:** Comments

**Cc:** Gary Neese; Jana Pettit

**Subject:** Special Assessment

To Whom It May Concern: Please attempt to find other methods of funding without continually punishing the community banks that have not contributed to the problem. I understand the statement concerning not wanting to lump all banks with the bailout tag, but that has happened already. Why not require any bank receiving bailout money to have to pay a special assessment? By accepting bailout money, they are basically saying they are at risk, so why not make them set aside some of the money to cover their potential loss. Like most businesses, our earnings are hurt by the economy, and this only adds to our challenges.

Thank you for your consideration.

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