

**From:** JENNI GEHNER [mailto:jgehner@fnbstaunton.com]

**Sent:** Tuesday, March 03, 2009 7:33 PM

**To:** Comments

**Cc:** Gina Lotter

**Subject:** Proposed FDIC Special Assessment

Dear Sir or Madame:

I am writing to you to state my vehement opposition to the proposed FDIC special assessment. I believe this proposal is both blatantly unfair to financially sound banks like mine, and ethically questionable to any fair minded business person. The idea that the financially stable institutions should carry the burden of shoring up the FDIC's insurance funds, while the government continues to dole out billions to companies that were at best negligent and at worst willful participants in the current financial crisis is outrageous.

While I acknowledge the need for the government to maintain the integrity of the FDIC insurance program I believe there are other and better ways to do so that do not place the onus on community banks. Banks like First National and others are doing everything they can to mitigate the effects of this financial crisis and are doing so while continuing to provide employment opportunities and the services and funds that the members of our communities rely on. This assessment seems like a punishment for having conducted our affairs in a reasonable and honest way.

Thank You,  
Jen Gehner  
Asst. Bookkeeping Supervisor

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