

From: William Vogt [mailto:wvogt@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 9:39 AM

To: Comments

Cc: Gina Lotter

Subject: FDIC Assessment

I was truly shocked when I heard our small bank, First National Bank in Staunton, was going to be assessed \$600,000.00! Our bank has 10 branches in Macoupin and Madison Counties. We are celebrating 75 years of service to our communities we serve. Our hard working communities have been hit hard with lay offs and job terminations and we see no end in sight. Despite this bleak economic outlook for our area and the nation as a whole, we understand we are the backbone of our communities and continue to serve them with timely and prudent banking practices.

Now small town America is suffering to the greediness of our larger banking instituions. Our bank has already informed the staff there will be no salary adjustments this year due to the economic outlook. With the new assessment, what will we hear next? This assessment only "puts the nail in the coffin" for many small banks like us who have always practiced proper lending procedures. It is time for the greediness of Wall Street to start paying for their actions rather than everyone else.

Bill Vogt

VP

FNB Staunton