

PHILIP B. HILL
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SHEPHERDSTOWN, WEST VIRGINIA 25443

March 4, 2009

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 - 17th Street, N.W.
Washington, D.C. 20429

Dear Mr. Feldman:

Apparently, FDIC is going to penalize a good bank for the sins of "bad" banks.

I am a stockholder in a small bank holding company in West Virginia, Hometown Bancshares, Inc. Hometown owns Union Bank, a very sound bank with offices in Middlebourne, Sistersville, St. Marys, and Hundred, West Virginia.

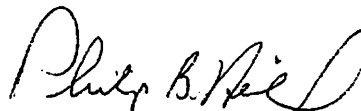
Union Bank did not make any sub-prime mortgage loans, and although it has had a good lending record, all loans were made with the usual credit checks, and Union did its best to be sure that the borrowers, at the time the loans were made, were able to repay the amount loaned.

Union serves the banking needs of working families and small businesses in its operating area. It is my understanding that Union is being assessed in the amount of \$300,000.00 by the FDIC. This assessment is unreasonable and will result in fewer loans being available to its clients.

The unreasonable assessment will also result in less dividends for the stockholders of Hometown Bancshares. Many of these stockholders, like me, are semi-retired or retired, and we rely on these dividends to pay our bills. The unreasonable assessment is a penalty for institutions that played by the rules and made good loans to borrowers who are repaying the same.

This is a difficult time for everyone in the banking business. A lesser assessment on Union would be more in line with the concept that "all banks" have to pay something to make up for the excesses of giant institutions. Please reconsider the amount of the assessment on Union and its stockholders.

Yours very truly,


Philip B. Hill