

From: JANET WILKENING [mailto:jwilkening@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 4:44 PM

To: Comments

Cc: Gina Lotter

Subject: Special Assessment

I, as an employee of a community bank, have just been informed of a proposal to levy a special assessment on all banks. I have seen this financial institution manage in a very conservative operation and yet we are being treated the same as the institutions that employed reckless practices. I have been in Banking for over 40 years and have never seen anything like this and am outraged at the proposal. How are the community banks to exist if this assessment is passed?

Janet Wilkening
Operations
FNB Staunton