

From: Eric Braasch [mailto:ebraasch@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 3:35 PM

To: Comments

Cc: Gina Lotter

Subject: FDIC Assessment

I work at a relatively small community bank located in south central Illinois and today we were stunned to receive the news that our FDIC special assessment will be \$600,000.00. We are a conservative bank who did not get caught up in the sub-prime housing mess and we perform proper underwriting and due diligence in our loan requests. We believe in customer service and giving back to our local communities. The bottom line is not always the bottom line.

We live and work in communities called Benld, Mt Olive, and Staunton. These are tight-knit communities who value hard work and family values. These are also communities that have been hit hard with job losses and lay-offs in the past several months and rely on their local community bank for guidance and advice.

I find it truly offensive to pass on the sins of greed-driven banks down to those who followed the rules. Enough of bailing out Wall Street and time to maintain Main Street.

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