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**Sent:** Wednesday, March 04, 2009 10:58 AM

**To:** Comments

**Cc:** glotter@fnbstaunton.com

**Subject:** FDIC Special Assessment

I would like to express my dismay at the proposal to levy a 20-cent special assessment on all banks. As a teller at a community bank, I take pride in the fact that our bank has maintained conservative lending and investing practices, thus maintaining a stark contrast to the many giant corporate banks that have had a major hand in the current economic crisis. Throughout this time, First National Bank has been able to reassure our customers that while times are tough, we have remained safe, sound and well capitalized.

A special assessment could very well do much damage to community banks across the country, however. Already, we have been informed that in order to maintain overhead costs, there will be no pay increases this year. How are banks expected to come up with an additional \$600,000 when the budget is already tight? Layoffs? Discontinuation of employee benefits? Pass the burden onto our customers, many of whom are already struggling to make ends meet?

Surely there must be another solution that doesn't punish the community banks that have maintained their integrity and conservative practices all along.

Rebecca Harmon

Teller

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