From: Sharlene Colombo [mailto:sharlenecolombo@fidelityhomestead.com]

Sent: Wednesday, March 11, 2009 9:52 AM

To: Comments

Subject: 20 Point Special Assessment

To; FDIC

I think it is horrible that you are assessing Community Banks an extra twenty points because other institutions were so irresponsible as to give away funds. Whereas, here at Fidelity Homestead (in business for over 100 years) has always been careful as to not loan money to people who could not pay it back. Why should we have to pay the price for other institutions mistakes. As a tax payer, consumer and an employee of Fidelity Homestead Savings bank we will suffer severe consequences such as job losses, higher fees for consumers, and the loss of raises which will impact our already slim pocket of money. You are as irresponsible as those institutions that lent out all of that money.

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