

From: Candy Meneses [mailto:cmeneses@warringtonbank.com]
Sent: Thursday, March 12, 2009 3:20 PM
To: Comments
Subject: assessments RIN 3064-AD35

I am writing in regards to the special assesment that is being placed on the small bank that i am currently employed at. I think that this assesment has not taken in consideration the effect that it will have on our strong home town based bank or on me personaly. we have not participated in any bail out of any sort. we had not had to because of the responsible decisions we have made in our lending practices.i have no choice but to feel that we are being punished for making good decisions. i also have a question. if all banks that recieve fdic insurance are being assesed how are banks that are failing going to pay? i dont see how we could have put this assesment into our budget? we dont want to be forced into having to make cuts that wouldnt be necessary if other banks would have been as responsible as we were!!

sincerely,

a concerned bank employee
at a five star rated bank