From: Jodi Grishman [mailto:JodiGrishman@fidelityhomestead.com]

Sent: Thursday, March 12, 2009 10:41 AM

To: Comments
Subject: I oppose

To Whom it may concern:

I have just learned of the 20 basis point special emergency assessment and I adamantly oppose it. What I have learned is that the FDIC has proposed a special assessment on Community Banks like Fidelity, my employer, that will cost a significant income loss this year. This assessment will hurt community banking and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. My organization has always run a conservative institution that is now being called to pay the sins of those who didn't.

Jodi R. Grishman Recruiter/Human Resources Generalist Fidelity Homestead Savings Bank