From: Lisa Tabora [mailto:lisatabora@fidelityhomestead.com] Sent: Thursday, March 12, 2009 11:06 AM To: Comments Subject: FDIC ASSESSMENT

The FDIC has proposed a special assessment on Community Banks like Fidelity that will cost us a significant income loss this year. This assessment will hurt community banking, like us, and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. <u>We have always run a conservative</u> institution that is now being called to pay the sins of those who didn't. Why are we having to suffer for other banks that that did not make good loan decisions and why should our employees and our bank have to pay the consequences?

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