

From: Lisa Solomon [mailto:lsolomon@fnbgranbury.com]
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To: Comments
Subject: special assessment

We here at First National Bank Granbury have been watching all that is going on with the big banks, bail out after bail out.

We have been very proud of our institution. First National Bank is a very conservative community bank. We have never taken part in risky behavior just to increase our earnings and over the years we have grown stronger and stronger.

Our officers and employees have not had raises or benefit increases for some time now, but we are all happy to have a job and very proud of First National Bank and its leaders for providing us with that job.

Fortunately because of our conservative standards and good management decisions we are not in need of government bail out dollars.

Why should we be punished for doing a good job? I strongly disagree with the assessment.

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