
From: Mary Gaston [mailto:mgaston@fnbgranbury.com]

Sent: Tuesday, March 03, 2009 4:14 PM

To: Comments

Subject: Regarding the Special Assessment

In regard to your recent decision regarding a "Special Assessment", First National Bank of Granbury is a community bank that has been in business for over 120 years. We do business cautiously and with fiscal responsibility. We study market trends and don't jump on sub-prime mortgage lending bandwagons that lead to financial ruin for an industry and ultimately our country. We lend money to people we know.

With your assessment, the 20 bp alone is more than two months worth of the income that we work hard to make! Most of us have been with our institution for quite some time. We work hard to learn about banking and the market. We would all love to have multi-million dollar salaries but we know that we must be reasonable with spending and earnings. It is clear that big banks and insurance companies such as AIG, Wells Fargo and others do NOT know how to act responsibly. As a result we are being punished. How would you feel if your neighbor across the street bought a big house, fancy cars, and boats only to ultimately have the government tell you that sorry but we need a portion of your hard-earned money to help Joe Blow across the street because he needs help. In reality, the neighbor acted irresponsibly!

You have acted with utter disregard and complete recklessness as have large banks and the CEO's that run them. We didn't take money from the government! So, Don't punish us! Let us run our business and take care of our people!

Sincerely,

Mary Gaston
Customer Service/Tec support
First National Bank
Granbury, Texas