

**From:** Marty Edwards [mailto:medwards@fnbgranbury.com]  
**Sent:** Tuesday, March 03, 2009 3:53 PM  
**To:** Comments  
**Subject:** Regarding the Special Assessment

In regard to your recent decision regarding a "Special Assessment", I am appalled that you would be willing to bite the hand that has fed you. 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 all of our employees work hard to make! Most of our employees have been with our institution for quite some time. They 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 do what we need to but this is ridiculous. We didn't take money from the government! Don't punish us! Let us run our business and take care of our people!

Sincerely,

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