

From: Jackie Mayfield [mailto:jmayfield@fnbgranbury.com]
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To: Comments
Subject: FW: Special Assessment

In regards to the "Special Assessment ", I am amazed how you can punish those that did their job to the best of their ability. I don't understand why we have to be the ones to pay for all the special bonus , raises and retreats for those banks that were so irresponsible. Did they share the rewards they reaped when their times were good? I think not! We are small community bank that has doing business for over 120 years. We have done what we needed to do to keep things going well in good and bad times.

We as employees have tried hard to learn everything we can to help ourselves. We have had to cut back on expenses, bonuses and raises to do what had to be done. How many CEO's of those failed banks did that? How many of those CEO's had a salary of over \$500,000.00 a year? How many of those CEO's would for go their raises and bonuses to make sure that they took care of the people that worked for them? I can assure by the ay that things were handled that the answer would be NONE!

When is it time to say... you created this mess, so you fix it. When will they be accountable? Is it after countless people loose their jobs for doing everything right?
I just don't think that a lot of thought was put into this. When is the "bail out" cry going to stop?
Who is going to bail out the employees that loose their job after this "Special Assessment"? Who is going to bail out me?

We take so much pride in saying that we have been here for more than 120 years. We are here for our community and we would like to continue doing our business the way that has worked to make everyone happy.

Jackie Mayfield

Executive Secretary