

---

**From:** Betty Welch [mailto:bettywelch@fidelityhomestead.com]  
**Sent:** Tuesday, March 10, 2009 10:34 AM  
**To:** Comments  
**Subject:** SPECIAL ASSESSMENT ONCOMMUNITY BANKS

**Gebtlemen:**

**I am writing to you in reference to the special assessment on Community Banks. This is so UNFAIR to the banks that go by regulations religiously**

**I have been working at Fidelity Homestead Savings Bank for forty-three (43) years and hope to work many more years and as such I think I am truly qualified to say Fidelity has run a conservative institution for 100 years.plus**

**What I cannot understand is why should our bank who has always run a conservative institution for over 100 years and othe Community Bank who have also done the same pay for the sins of those who did not.**

**PLEASE GIVE US A BREAK AND CANCEL THIS PROPOSAL  
////////////////////////////////////**

**FIDELITY HOMSESTEAD SAVINGS BANK  
Betty Welch  
Customer Service Representative**