
From: Martha Smith [mailto:msmith@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 12:51 PM

To: Comments

Cc: 'Gina Lotter'

Subject: Special Assessment

Importance: High

I am somewhat dazed and confused but am beginning to understand why the public in general is lacking respect and faith in the banking system today. As a community bank, our bank has performed its due diligence, continued to loan to businesses and the man on our streets and in general good faith continued to invest in our communities we serve. Now, we are informed of a "special" assessment being imposed on us and will be due in a short six months. Our bank's bill will be \$600,000.00; let alone the other banking institutions in our town. Doesn't this just fly in the face of what the "stimulus" program endorses? We will now be paying this assessment to you instead of loaning it to the hard working, tax paying citizens of the Midwest. How are we to stimulate the economy when we, a bank that has followed all the rules and regulations, continued to support our schools and citizens, pulled back on raises to our staff, and trimmed expenses wherever and whenever possible are being assessed a totally bogus charge to simply bail out the "wrongdoers". I have been a banker for over forty years and experienced the bailout of the savings and loans and here we go again, the burden of the problem will be put on the backs of the people that follow the rules. I urge you to reconsider such an unwarranted, unreasonable and unjustified assessment.

Martha L. Smith
Vice President/Branch Manager
First National Bank in Staunton
Bethalto Banking Center
618-377-9146
618-377-9172 Fax