
From: Marge Hull [mailto:mhull@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 1:08 PM

To: Comments

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Subject: Special Assessment

I can't believe that the FDIC is considering fueling the fire by levying a special assessment on our banks. I'm tired of hearing how irresponsible the banks have been. Not all banks have been irresponsible. Most of our small Community Banks have done the right thing. By adding a big expense to our small banks that have been responsible reduces our ability to lend to people that need it, which hurts our economy. The expense should be calculated on the risk of each bank. A person that has a bad driving record pays more for insurance than I do. So to me the banks that were greedy and irresponsible should pay a higher expense than the banks that did the right thing. The banks and people that got us into this mess need to pay the price otherwise how will they change? All we are doing is delaying the inevitable.

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