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To: Comments

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How well we understand the economic conditions of today. Don't forget this is affecting every bank, not only the large and/or troubled banks. We are a new bank, less than two years old, and now is the time the numbers should be going in a positive direction where we start becoming profitable. Guess what? It **ain't going to happen**. Banks are loaning, but good qualified people aren't borrowing. The ones who are borrowing are those who are in trouble, which is not good for banks like Old Dominion National Bank. In addition, you want everyone else to cover the burden placed on the economy by increasing insurance premiums. When will it stop? I don't know the answer, but I do know that **NO ONE IS GOING TO BAIL OLD DOMINION NATIONAL BANK OUT WHEN WE ARE NOT PROFITABLE IN THE THREE YEAR HISTORICAL TIME FRAME!**

The TARP program is not working. The rules change each day. Let me ask you a question. When the regulators do an examination, do they change their audit program each day? No. There is structure, but not with the bailout. We are not opposed to helping others, but this is becoming a trend. How can we do this when Merrill Lynch & Co. paid ten people \$209 million in 2008 as the firm foundered?

I am just an old country boy trying my best to run a safe and sound community bank, but bureaucracy keeps throwing ridiculous obstacles in the plans. I may not be the smartest man on the planet, but I do have common sense. You may think you are helping the troubled banks but instead you are actually increasing the burden on us smaller bankers. This could very well cause us to be another troubled bank. We need your help!

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