

**From:** LuAnna Whitfield [mailto:lwhitfield@fnbgranbury.com]  
**Sent:** Wednesday, March 04, 2009 3:47 PM  
**To:** Comments  
**Subject:**

Rather than “Too Big To Fail”, it is time to revert to “The Bigger They Are The Harder They Fall.

Honest, decent, hard-working American’s understand that poor choices bring costly consequences. It is past time for that same philosophy to apply to politicians, lawmaker and large corporations. Poor choices were made in the chase for the almighty dollar and for a time those making the choices were handsomely rewarded. All good things, however, must come to an end. Look to those who created this financial nightmare. Do not further reward the unscrupulous and penalize those who have continued to conduct business with honor and integrity. The full weight of this crisis should be born by those who created it, look to them ALONE to set things right. To do less is a disgrace to Our Nation and all that it represents.

Our bank has been in operation for over 120 years. We have sound lending practices that enable use to show a modest profit, pay reasonable salaries, provide benefits and pay decent returns to our shareholders. The extravagance and excessive waste of BIG BANKS has caused our economy to crumble. Small banks continue to be effective contributors to society. Our communities depend on us for their lending and banking needs. To expect community banks to contribute 20bp above the insurance amounts that are currently charged is reprehensible.

Send a message loud and clear; “It’s Your Mess, You Clean It Up”. Leave us alone and let us take care of business in Granbury, Texas.

LuAnna Whitfield

Tolar Banking Center

First National Bank of Granbury