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**From:** John Dorsey [mailto:jdorsey@fnbstaunton.com]

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**To:** Comments

**Cc:** Gina Lotter

**Subject:** Special Assessment

The proposed solution to the FDIC's shortfall is ridiculous & not acceptable. Most of the problems we are facing have been caused by our regulatory agencies inability to oversee the " Too Big to Fail Banks". I guess as it turns out, they are just too big to regulate.

We can't ( I don't understand this) assess the Bank's that created the problem, we must assess the Community Banks that played by the rules, That are providing loans to the individuals & Small Business's that is the life blood of our nation.

As is typical with Government & Agencies like the FDIC, they choose to over tax & over assess the little guys to make sure the big Banks are not hurt. This is ridiculous & unacceptable.

How many Banks will this put out of business? Community Banks are just collateral damage. It's more important to protect the big Banks, even though their greed & criminal actions created the problems we have now!!!

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