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**From:** Bellovich, Sharon (IFC) [mailto:Sharon.Bellovich@Investfinancial.com]  
**Sent:** Wednesday, March 04, 2009 2:36 PM  
**To:** Comments  
**Cc:** glotter@fnbstaunton.com  
**Subject:** special Assessment

I do not understand why responsible, conservative banks will have an assessment of so much money, any money. Is that not punishing the people you are trying to help? In the past we have been criticized for our conservative practices, I call it being responsible. Our community trusts us at First National Bank, and therefore; I am very proud to work here. With the special assessment you will be creating more lay offs, bank closures and all kinds of other hardships.

I ask that you please reconsider this assessment.

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