
From: Julie Gable [mailto:jgable@fnbstaunton.com]

Sent: Thursday, March 05, 2009 6:31 PM

To: Comments

Cc: Gina Lotter

Subject: Special Assessment

The proposal to impose a special assessment to community banks is unfair & unreasonable. The community bank where I work is facing a \$600,000 special assessment. I understand that it is important to maintain a strong insurance fund, but has anyone considered how this could affect small banks? How are small banks supposed to come up with extra funds in an already poor economy? Why punish community banks while helping the institutions who have caused many of the current economic problems? I believe that the special assessment will only cause more economic turmoil, especially in smaller communities.

It is essential that the FDIC take immediate action to allow banks like mine to remain strong.