From: greg craine [mailto:ghcraine@hotmail.com]
Sent: Wednesday, March 04, 2009 3:01 PM

To: Comment

Subject: glotter@fnbstaunton.com

Once again the government expects the prudent people to pay for the indiscretions of the imprudent people with these FDIC special assessments. It is plainly not fair that good banks are being slapped with this special assessment. You should publically expose under capitalized banks and make them pay higher premiums proportional to every dollar they are undercapitalized as a deterrent. My biggest fear is that as these thing inevitably get worse you will try to come back to this well again and drive the prudent investors out of banking

Greg Craine Invest Financial