
From: FNB MARYVILLE BANKING CENTER [mailto:maryville@fnbstaunton.com]

Sent: Friday, March 06, 2009 5:31 PM

To: Comments

Cc: Gina Lotter

Subject: special assessment

To whom it may concern,

I am writing in regards to the FDIC assessment of the bank that I work for. I don't think that it is right for the FDIC to raise the assessment for our bank to \$600,000. First of all, I don't think that we should be punished for the mistakes that other banks have made by not making very wise choices on the loans they have given out. The assessment is pretty much what this is doing. Its bad enough that we as taxpayers had to pay for the bail out of those banks but now you are risking our jobs. With raising the FDIC assessment to that amount this could force banks to go under.

The bank that I work at is standing strong but the amount the FDIC assessment could cause problems. The whole Freddie Mac/Fannie Mae escapade caused our bank to make several changes. Several of our vice presidents didn't take bonus's in order for the others to get theirs. We have also given up our raises for this year. With prices going up everywhere on items such as food, this is a problem. I would take not getting a raise over being laid off or losing my job any day though. Unfortunately, with the assessment I might be getting laid off or lose my job. I'm barely making it by now. Think of how hard it would be if I lost my job.

This new assessment is a bad idea for everyone, consumers and business. The idea is meant to help build back up what was lost from other banks but it will cause a catastrophic problem in our economy. Unfortunately, I don't think our economy can take any more without our country going into a greater depression. I hope that this letter will help the FDIC to reconsider the assessment.

Sincerely,

Katie Hastings