
From: FNB MARYVILLE BANKING CENTER [mailto:maryville@fnbstaunton.com]
Sent: Friday, March 06, 2009 5:33 PM
To: Comments
Cc: Gina Lotter
Subject: special assessment

TO WHOM IT MAY CONCERN:

OUR SMALL COMMUNITY BANK IS PRIVATELY OWNED AND CONSERVATIVELY MANAGED UNLIKE THE LARGER BANKS WHO HAVE TAKEN GREAT RISKS AND FAILED OR HAVE BEEN BAILED OUT BY THE GOVERNMENT. DURING THE FREDDIE MAC/FANNIE MAE DISASTER LAST YEAR OUR MANAGEMENT TEAM HELD A BANK-WIDE MEETING TO HELP EMPLOYEES UNDERSTAND WHY THE LOSS ON A GOVERNMENT BACKED INVESTMENT WOULD HAVE SUCH A DETRIMENTAL IMPACT ON OUR BANK'S EARNINGS. THAT ANNOUNCEMENT WAS FOLLOWED BY A PLEDGE TO CONTINUE THE BANKS COMMITMENT TO OUR CUSTOMERS, SOUND MANAGEMENT AND THEIR LOYALTY TO THEIR EMPLOYEES.

MY CONCERN IS HOW OUR SMALL BANK IS EXPECTED TO PAY THE ASSESSMENT OF MORE THAN \$600,000.00. MANAGEMENT HAS ALREADY CUT EXPENSES AND ELIMINATED ALL RAISES FOR EVERYONE IN THE ENTIRE BANK THIS YEAR IN ORDER TO AVOID LAYING ANYONE OFF. I NOT ONLY ENJOY MY JOB AT FIRST NATIONAL BANK BUT AS A SINGLE 52 YEAR OLD WOMAN WITH NO ONE ELSE TO RELY ON, I NEED MY JOB AS A SOLE MEANS OF SUPPORT. WE NEED TO BE ABLE TO CONTINUE TO PROVIDE OUR CUSTOMERS WITH THE GREAT CUSTOMER SERVICE THEY DESERVE AND EXPECT. A LOSS OF ANY OF OUR EMPLOYEES COULD POSSIBLY DAMAGE THE CONFIDENCE WE NOW HAVE WITH OUR CUSTOMERS. WHICH IN THESE TROUBLING TIMES CAN BE VERY HARMFUL TO OUR BANK AND THEREFORE TO OUR COMMUNITY.

SINCERELY,

CHRISTINE L. CALL
SENOIR TELLER
FIRST NATIONAL BANK IN STAUNTON