

From: Anthony Paradiso [mailto:tparadiso@fnbn.com]
Sent: Wednesday, March 11, 2009 2:25 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Anthony Paradiso
Vice President
First National Bank & Trust of Newtown
3 Remy Place
Newtown, PA 18940-1736

March 11, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

The special assessment is a significant and unexpected cost to my bank that will devastate earnings.

Our bank (First National Bank & Trust of Newtown) is not in any way responsible for this mess. We are a responsible institution and should not have to pay for the misdeeds of others.

Please tell me what message that sends to institutions like us.

What? Next time act recklessly and make out better?????

Sincerely,

Anthony T. Paradiso
215-860-5476
Vice President
First National Bank & Trust of Newtown

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