

From:

Sent: Wednesday, March 11, 2009 12:00 PM

To: Comments

Subject: 20 Point Assessment

To Whom It May Concern,

I think it is horrible that you are assessing community banks an additional 20 points, because of the irresponsibility of other banks in the United States. Whereas,

Fidelity Homestead Savings Bank has been in business for 100 years and has never borrowed from the government. Fidelity has as a sound financial statement.

We have never made any risk loans. We have been conservative and lasted through the Savings and Loans crisis. Why should we be penalized for what others

have done in making bad judgments on their loans. If you assess this penalty on us, this will put a burden on our institution as far as job losses, pay raises and

growing our branches which will make us stronger. I believe our institution is the kind of business that the government is looking for, but with your penalties, this

will inhibit our growth.

Mandeville Branch

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