

From: FNB MARYVILLE BANKING CENTER [mailto:maryville@fnbstaunton.com]
Sent: Friday, March 06, 2009 10:01 AM
To: Comments
Cc: glotter@fnbstaunton.com
Subject: special assessment

To Whom It May Concern:

In response to the FDIC assessment, by doing this, it is basically saying “we are going to kick you while your down”. Times are already hard for everyone these days with the massive amounts of layoffs and cost of living going up, people are struggling and this personally worries me.

Even though I feel safe and secure with my job at our community bank, I do feel it is a big slap in the face to our bank to have this assessment of \$600,000. I have to think now where is this going to come from? I feel our bank does the best they can already by even eliminating certain cost. What more can they do?

I think the FDIC should give it a second thought before even more people get hurt in this already struggling economy. We shouldn't have to pay for other people's mistakes.

Sincerely,

Chastina Schubert
First National Bank in Staunton