

**From:** James Hodges [mailto:jhodges@fnbgranbury.com]  
**Sent:** Tuesday, March 03, 2009 1:01 PM  
**To:** Comments  
**Cc:** victoria.sykes@mail.house.gov; bankstaff@fnbgranbury.com  
**Subject:** special assessment

If not the last straw, then almost.....If this 20 bp one time assessment is calculated the way I estimate it, it will amount to one fifth of our net profit. Unbelievable. We are already seeking ways to cut down expenses and have suspended salary and benefit increases. All this to combat a shrinking interest margin. Now this "special assessment".

Being a \$350MM community bank, none of us has ever made salaries or bonuses approaching the salary cap of \$500M. We did not get involved with hedging or subprime mortgages. We can only sit in amazement at the BIG BANKS who did all these risky things and were rewarded handsomely in the short term. Now we are being asked to help them out. Lessons will not be learned until someone gets punished for poor performance at the hands of a free market system, not a TOO BIG TO FAIL system.

I have always been willing to take on my share of the load. But enough is enough. Let the big banks kick in along with their Wall Street affiliates. They are the ones who benefited from a multitude of sins. Not home town banks.

I especially take offense to Ms. Bair's comment concerning being prevented by statute from discriminating against financial institutions because of size. YOU ALREADY DO. By your own words you recognize "systematically important institutions". These are obviously NOT small banks. Let them pay and let them be regulated by limiting their permissible activities.

Leave us alone and let us take care of business in Granbury, Texas.

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