

From: Dione Rabida [mailto:drabida@fnbstaunton.com]
Sent: Tuesday, March 03, 2009 12:35 PM
To: Comments
Subject: Special Assessment on all banks

I am outraged at the proposed special assessment on all banks. As a community bank we have managed our institution with prudent underwriting standards and conservative practices. Yet we are being treated the same as those institutions that employed reckless practices. We have taken the necessary steps to control our overhead expenses, including advising our 135 dedicated employees that pay increases will not be given this year. How are we to cover this additional 20-cent special assessment?

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