

From: Shari Ferry [mailto:sferry@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 3:19 PM

To: Comments

Cc: Gina Lotter

Subject: Special Assessment

While at work today I was made aware of a special assessment all banks will be required to pay the FDIC. I find the thought of this special assessment very troubling and ask that other courses of action be pursued.

We community banks have managed our institutions conservatively. We have complied with prudent underwriting standards. Now we are being treated in the same way as those institutions that behaved recklessly.

In light of the financial crisis our nation is in we have taken every step possible to control our overhead expenses. Unfortunately those steps may not be enough. The burden of this extreme FDIC assessment may prove too great for many institutions, especially our community banks, to bear.

I am outraged by this assessment and ask you not to make our community banks pay for the economic wreckage caused by the incompetence and greed on Wall Street.

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