

From: Robin Ebersohl [mailto:rebersohl@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 3:16 PM

To: Comments

Cc: Gina Lotter

Subject: Special Assessment

I am outraged at the proposal to levy a special assessment on all banks. As a community bank we have managed our institution with conservative practices and adhered to prudent underwriting standards. Yet we are being treated the same as those institutions that employed reckless practices. Knowing that we are facing a difficult economic environment this year, we have taken steps to control our overhead expenses. Now the FDIC wants to impose a 20-cent special assessment. How are we to cover this additional overhead?

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