From: ANGIE LUKETICH [mailto:aluketich@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 2:55 PM

To: Comments Subject:

I am outraged at the proposal for the special assessment on all banks. We are already not playing on a level playing field against the Credit Unions and now we are going to have to try to bail out all of Wall Streets derelict corporations that were not following prudent lending policies. Who ever heard of loaning over 100% of the value of a home? We work very hard for our company and try to use our best judgment when it comes to our lending practices and be fair when we pay our interest to our avid depositors. The reward that we get for being true to our community is the slap in the face of having to pay for everyone elses lack of good judgment.

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