

From: Craig Potthast [mailto:cpotthast@fnbstaunton.com]
Sent: Tuesday, March 03, 2009 4:55 PM
To: Comments
Subject: Special Assessment

I must say that the proposal to levy a special assessment on all community banks is a **very bold** move on the part of the FDIC and I am outraged! As a community bank employee for over 9 years I have seen our institution manage with conservative practices and adhere 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. When there have been many institutions asking for handouts or laying employees by the dozens we have tightened our belts. All 135 dedicated employees in our institution have been informed that pay increases are unlikely this year, now the FDIC wants to impose a 20-cent special assessment. How are we to cover this additional overhead?

Craig Potthast

IT Manager
FNB Staunton
115 S. Elm St., P.O. Box 59
Staunton, IL 62088