

From: Linda Hiscox [mailto:lhiscox@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 4:06 PM

To: Comments

Cc: Gina Lotter

Subject: SPECIAL ASSESSMENT

The proposal to levy a special assessment on all banks is very unfair. Our bank has been managed well and has stuck to very conservative lending practices. We should not be treated the same as those whom have used reckless practices. We are trying hard to control our overhead during these hard economic times. The 20% assessment that the FDIC wants to now impose is an outrageous amount!

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