

From: Corrie Rizzi [mailto:crizzi@fnbstaunton.com]

Sent: Tuesday, March 03, 2009 3:55 PM

To: Comments

Cc: Gina L

Subject:

It has come to my attention that the FDIC came to the decision to keep enough money in the insurance fund. It seems that the decision is to add a special assessment to our small community bank. Our special assessment is estimated to be \$600,000.00 in addition to what we pay each quarter. I, as an employee, am livid at the choice to add an additional monetary obligation to our small community bank. We are being punished for what? Here at our bank we follow the rules. We lend money under strict guidelines, our senior management is cautious with the overhead expenses, and we practice responsible procedures to keep our bank successful. Senior management has decided to cut pay raises this year, and I believe that I speak on behalf of all my colleagues when I say that this additional cost is preposterous. Any ideas how we can pay for this additional debt?

Corrie Rizzi
Lending Asst.
First NationalBank inStaunton
Benld BankingCenter
218E Central Ave
Benld, IL 62009