

**From:** Terri Bruhn [mailto:tbruhn@fnbstaunton.com]

**Sent:** Wednesday, March 04, 2009 10:03 AM

**To:** Comments

**Cc:** Gina Lotter

**Subject:** RE: Special Assessment

It is an outrage that the FDIC plans to assess banks a special assessment. There has to be other options that can be considered. Community banks that have managed well, like ours, should not have to bail out the other institutions that were managed with incompetence.

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