

From: Sharon Ruemmler [mailto:sruemmler@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 11:05 AM

To: Comments

Cc: Gina Lotter

Subject: FDIC Assessment

As an employee of a community bank which remains very solid due to its strict underwriting practices, I want to express my outrage at the recent notification that we will be assessed an additional \$600,000 over and above what we are already paying the FDIC on an annual basis. Why should we be penalized the same as those banks that have not exercised good banking practices.

We are doing everything we can to keep our overhead down, including not giving our employees pay increases. We are feeling the effects of the bad economy just like everyone else. Now we have to come up with another \$600,000. Where do you suggest we get that money?

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