

**From:** Carol Bailey [mailto:cbailey@fnbstaunton.com]

**Sent:** Wednesday, March 04, 2009 9:48 AM

**To:** Comments

**Cc:** glotter@fnbstaunton.com

**Subject:** Special Assessment

I am employed at a Community Bank that is Celebrating 75yrs of Service this year . This speaks for itself as to what this Bank means to our town and surrounding communities. 75 years strong. When this Finanacial crisis began our Board of Directors stood with our Officers in a meeting of all of the employees. They told us upfront what the crisis would mean to the Bank. They explained what would be needed from us. The spoke honestly of the situation and told us that they have to tighten areas of spending and that we may be asked to sacrifice somethings as well to insure that together we make it through. Ive never be more proud to be apart of this Bank. We are a Family going through this together. When our Customers come thru the door they are greeted by name. They know they can come to us for sound financial advice. We want them to know without question we are strong. Community Banks are the foundation of the country. They have endured without being bailed out by the government. Communtiy Banks will be the way this economy recovers because of their lending practices. Now to ask us to endure this proposal for a Special assessment is outrageous. We who have not asked for government help, who did not create this situation. It is Unfair to ask us to take on this Burden.

CAROL BAILEY

BOOKKEEPING

FIRST NATIONAL BANK