

**From:** Gina Lotter [mailto:glotter@fnbstaunton.com]  
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**To:** Comments  
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I am outraged at the proposal to levy a special assessment on all banks. As a community bank we have managed our institution with conservative practices and adhered to prudent underwriting standards. Yet we are being treated the same as those institutions that employed reckless practices. Knowing that we are facing a difficult economic environment this year, we have taken steps to control our overhead expenses. This included informing our 135 dedicated employees that it is unlikely we will be giving pay increases this year. Now the FDIC wants to impose a 20-cent special assessment. How are we to cover this additional overhead?

Gina M. Lotter  
Executive Vice-President  
First National Bank in Staunton  
115 S. Elm Street, PO Box 59  
Staunton, IL 62088