
From: Jerry Don Hodges [mailto:jdhodges@fnbgranbury.com]

Sent: Wednesday, March 04, 2009 1:25 PM

To: Comments

Subject: Special Assessment

The burden of this special fee should not be paid for by stable, responsible, community banks. We did not create this problem and in no way should we have to shoulder the expense of it. For 120 years First National Bank has been frugal and responsible, not only in our lending practices but also on our expense side and we make a decent profit. Where is our reward for not being too big too fail? Who will lend money when we are all gone? Socialism is amongst us and this assessment reeks of it.

If a business is not run properly, then let it fail! Big, little, or small, this is the free enterprise system that America was built on and needs to return to. Let the big banks, brokerage firms, auto manufacturers, insurance companies, all shut their doors! Someone smarter, more determined and more diligent will replace them and we will all be better off for it.

The community banks will be the ones to lead us out of this quandary we are in if and only if we are not drawn into it by being over governed and over penalized as we are being forced to do at this time.

Leave us alone and let us roll our sleeves up and go to work!

Jerry Hodges
Vice-President\
First National Bank
Granbury, Tx