

---

**From:** Stacy Adams [mailto:stacyadams@fidelityhomestead.com]  
**Sent:** Monday, March 09, 2009 5:17 PM  
**To:** Comments  
**Subject:** 20 basis point special emergency assessment and Community Banks

Please re-consider the special emergency assessment on Small Community Banks. We are a small, conservative Community Savings Bank. With the economy like it is our bank has already had to make cutbacks and institute limited hiring freezes, the absolute last thing we need as a bank is additional fees piled on top of the decline in income we are already experiencing. I have already watched 3 of my immediate co-workers laid off due to a decline in loan applications. Fidelity Homestead Savings Bank has never made the risky loans that the big banks did. We hardly have any ARMs in our portfolio, no stated income loans, no- no documentation loans and no loans that are interest only (except during the construction period). I don't want to see more layoffs at our bank as a result of this assessment. Good behavior by banks such as ours shouldn't be punished, and that is what this seems like.

**Stacy S. Adams**  
**Fidelity Homestead Savings Bank**  
**Mortgage Loan Processing**  
**phone- 504-569-3446**  
**fax- 504-569-3572**