
From: Terry Eggesiecker [mailto:teggeseiecker@fnbstaunton.com]
Sent: Thursday, March 05, 2009 4:23 PM
To: Comments
Subject: Proposed assessment against my community bank

Gentlemen are you trying to destroy the whole banking industry? From what I have read our banks are under capitalized and then you propose to inflict this further burden on their capital position. You then expect them to come up with additional capital during this time of national Crisis! If you were doing your job this would not be necessary. How foolish are you to think this won't be passed on to me, an already burden consumer, through higher fees and interest rates. The credit card industry is raising their interest rates to usury proportions. This will only throw more consumers into bankruptcy. I presume we the public will pay for another bail out for the large bank credit card industry. Why are you not stepping in and stopping this gouging of the American consumer? You do supposedly have the FDIC examining force to protect the consumer interest or is this just political rhetoric? We have given these large banks, not community banks, bail out money and then expect us to pay for it twice through ridiculous interest rates, bank charges and higher taxes. I, for one, have lost all confidence in the United States Government and the FDIC's ability to serve the American people. It is time the rip off of the American public be stopped.

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