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**From:** PAULA EVANS [mailto:pevans@fnbstaunton.com]

**Sent:** Thursday, March 05, 2009 9:45 AM

**To:** Comments

**Cc:** glotter@fnbstaunton.com

**Subject:** FDIC ASSESSMENT

As an employee of a community bank, I am outraged at the special assessment the FDIC has proposed. Our institution has taken steps to control overhead expenses and adhered to prudent underwriting standards. Yet we are being treated the same as those institutions that employ reckless practices. How would you feel if you were informed that it is unlikely you would be getting a pay increase this year. Now the FDIC wants to impose a special assessment. How are we to cover this additional overhead?