
From: Alison Hasquin [mailto:ahasquin@fnbstaunton.com]

Sent: Wednesday, March 04, 2009 2:48 PM

To: Comments

Cc: Gina Lotter

Subject: No FDIC Assessment

To Whom It May Concern:

During athletics when someone messed up in practice, everyone paid the price. Teamwork had an important meaning growing up. Well we, as a Community Bank, are not a member of the team of cheaters and violators in today's financial arena. The economy is extremely bleak with an uncertain future, and yet we are penalized for the despicable behavior of others. Why are we required to pay a one-time assessment of **\$600,000**? We have not been lax in our lending practices but yet we, as employees, will have to "personally" pay this debt!! I have been a member of the banking industry for 11 years in which pride, responsibility, truthfulness, dignity and respect have been the foundation of our day to day operations. We are "Main Street" and we are getting **** on!! As a parent, my husband & I are instilling a sense of pride, responsibility, truthfulness, dignity, and respect in our young children. Why should we go against the grain in doing so when the cheaters and violators get ALL the breaks in today's world? If you break the rules, it will be OK, because someone else will bail you out! The old adage one bad apple will spoil the bunch still applies to present day which is sending a very **wrong message** to all Americans. This is outrageous!!

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