

**From:** Rick Smith <rsmith@prairiebankks.com>  
**Sent:** Thursday, May 19, 2022 8:57 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] April 4, 2022 - Statement of Principles for Climate-Related Financial Risk Management for Large Financial Institutions; Comment Request (RIN 3064-ZA32)

Any proposals in this area should include an assessment of economic damage, reputation and CRA risk that would accompany any implementation of any regulation coupled with the ability to opt out.

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