

**From:** Wheeler, Merry <merry@fnbgordon.com>  
**Sent:** Monday, July 10, 2023 10:59 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] Special Assessments Pursuant to Systemic Risk Determination-  
Notice of Proposed Rulemaking; Comment Request

Mr. James P. Sheesley  
Assistant Executive Secretary  
Attention: Comments

Federal Deposit Insurance Corporation  
550 17th Street NW  
Washington, DC 20429

Dear Mr. Sheesley:

I am writing regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment.

I am the Compliance Officer at The First National Bank of Gordon, a \$284,000,000 community bank located in Gordon, Nebraska. We service our small community located in Northwest Nebraska and also service customers located in Southwest South Dakota, including those located on the Oglala Sioux Tribe reservation.

Our bank operates a vastly different model than those of the two failed banks. Our bank is not overly concentrated in uninsured deposits and operates a safer and sound business model. I do not feel we should be responsible for subsidizing the risk larger banks pose.

I applaud your decision to exempt community banks with fewer than \$5 billion in assets from paying any special assessment for banks with fewer than \$5 billion in assets from paying any special assessment for the failures of SVB and SBNY. I encourage the FDIC to finalize its rule as proposed.

Sincerely,

Merry Wheeler, SVP

**FIRST NATIONAL BANK**



**GORDON, NE**

**Merry Wheeler, SVP, CCBIA, CBAP, CCBCO**

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