From:	Julie Williams <j.williams@tucfed.com>
Sent:	Monday, July 10, 2023 11:37 AM
To:	Comments
Cc:	jenna.burke@icba.org
Subject:	[EXTERNAL MESSAGE] May 22, 2023 - Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking; Comment Request (RIN 3064-AF93)

Mr. James P. Sheesley
Assistant Executive Secretary
Attention: Comments—RIN 3064-AF93
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429
Dear Mr. Sheesley:

I am writing to the FDIC regarding the proposal to exempt community banks under $5 billion from the special assessment imposed for the failure of two larger, technical banks.

I am both the compliance officer and loan officer, VP for a rural community bank with only one branch in Tucumcari, New Mexico. We primarily provide mortgage loans and depository accounts. We are not your traditional banks with checking accounts, debit cards, or credit cards. Our bank, Tucumcari Federal Savings and Loan Association is a true to definition, small community bank, with an asset size of only $40 million.

I support the FDIC's proposal to limit special assessments for the failure of maintaining insured deposit accounts and commend your efforts in continuing to support community banks in this ever-growing financial world.

As you are aware, imposing special assessment fees because of the fall of Silicon Valley Bank and Signature Bank would be a huge burden to our institution. TFSL does not operate with such risk as these two banks and never will. We are here for our small community of Tucumcari, and pride ourselves in keeping our shareholder's funds safe.

Please continue to support your efforts in NOT assessing a special assessment to such banks as Tucumcari Federal Savings and Loan.

Julie Williams
Loan Officer, VP
NMLS #2102788

Tucumcari Federal Savings and
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