

From: Robin Banell <rbanell@febokc.com>
Sent: Thursday, July 13, 2023 5:50 PM
To: Comments
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 regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment. First Enterprise Bank is located in Oklahoma City, OK with just under \$200 million in total assets. We serve the Oklahoma City communities with four locations across the metro. We work with small businesses and their owners to reach their financial goals. Our deposits are core and our relationships with our customers matter.

I applaud the FDIC's decision to exempt community banks with fewer than \$5 billion in assets from paying any special assessment for the large bank failures of SVB and SBNY, and I encourage the FDIC to finalize its rule as proposed. As community banks like ours played no role in the losses to the fund, it seems reasonable to exempt those organizations from the burden to pay it back.

Thank you again for avoiding a one-size-fits-all approach to the special assessment, and exempting community banks from the special assessment.

Robin Banell

EVP / COO



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