

From: Shawn Davis <sdavis@cnbil.com>
Sent: Monday, July 17, 2023 3:17 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 in regards to the FDIC's proposal to exempt community banks under \$5 billion from the special assessment. CNB Bank & Trust is a \$1.5 billion community bank with branches in Illinois and Clayton, Missouri. We provide the usual array of consumer, small business, and agricultural financial services. Any special assessment levied upon CNB would only reduce the ability to service our clients, the type of customers that are the backbone of our economy. These customers would never be confused with the type of risky transactions that caused the recent bank closures. We strongly encourage the FDIC to finalize its rulemaking as proposed.

Sincerely,

Shawn L. Davis
President & CEO
CNB Bank & Trust NA
Carlinville,, Il. 62626