

**From:** Shon Myers <smyers@bankwithfm.com>  
**Sent:** Monday, July 17, 2023 4:16 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:

support the FDIC proposed rule that **would exempt community banks under \$5 billion in assets** from special assessments to recover the loss to the Deposit Insurance Fund (DIF) arising from the protection of uninsured depositors in connection with the systemic risk determination announced on March 12, 2023, following the closures of Silicon Valley Bank, Santa Clara, CA, and Signature Bank, New York, NY, as required by the Federal Deposit Insurance Act (FDI Act). I appreciate your recognition that community banks are very safe and sound, and operate in very conservative models that are completely different from these larger institutions, and should be treated differently when paying for these losses and overall risk to the fund. Thank you.

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