

From: Scott Huedepohl <ScottH@csb.bank>
Sent: Tuesday, July 18, 2023 8:45 AM
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 exempting community banks under \$5 billion in assets from the special assessment.

I am Scott Huedepohl, President and CEO (and chief credit officer) at Community State Bank in Union Grove, Wi. CSB is a community bank with assets of \$600 million in SE Wisconsin.

My concern is that we, community banks, are going away at a rapid rate. I don't want to also be the chief credit officer at my bank but I feel that I need to as the cost to administer a community bank is becoming prohibited. We are the financial police department of the country and have to pay for that service, that we provide. [REDACTED]

[REDACTED] We are one of only two chartered community banks left in Kenosha and Racine County, Wisconsin. That my friend is just sad and the people who pay for it are our employees and communities. When a community bank goes away, employee's families are affected greatly and the communities suffer greatly.

If you want our industry around as the cornerstone of most small towns in America, this has to change. If not, continue as is.

Thanks for your consideration.

Scott Huedepohl
President, CEO and CCO
Community State Bank
Union Grove, Wisconsin

