

From: Tanner Johnson <tjohnson@swedishamericanbank.com>
Sent: Tuesday, July 18, 2023 10:30 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'm writing to you as a community banker and member bank of the FDIC. On March 12th the decision was made to use FDIC insurance funds to indemnify uninsured depositors at Silicon Valley Bank and Signature Bank. On March 16th Janet Yellen testified to James Lankford that uninsured depositors at small institutions would not be made whole by the FDIC insurance fund in the event of a failure.

We have a single branch bank, agriculture focused bank in North Central Kansas that was chartered with the FDIC in 1913. It is inherently unfair to a bank our size, (\$60,000,00 in assets), to pay for insurance services that are only available to the largest and riskiest banking institutions. I hope you will support the proposed rule that would exempt small banking institutions from the special assessment to recover the losses to the DIF resulting from the failure of Silicon Valley Bank and Signature Bank.

Warmest Regards,

Tanner M. Johnson
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