

From: A.J. King <ajking@3riversbank.com>
Sent: Tuesday, July 18, 2023 7:02 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 the CEO and Chairman of the Board of a \$300 million dollar community bank located in Northwest Montana. We are looking forward to 2024 with the opening of a new branch and our bank will celebrate our 50th anniversary. In 50 years, we have persevered through the ups and downs of the economy, mounds of regulation and COVID. We are solid in generating profits, domestic growth [REDACTED]. We stay away for exotic deals and safety and soundness is top of mind. We believe our community bank and many others like us should not pay “a penny” toward the sins of Silicon Valley Bank and Signature Bank. We sincerely request all community banks under \$5 Billion in total assets be exempt from the special assessment to recover the FDIC Deposit Insurance Fund losses caused by these large complex banks.

Respectfully submitted by.

A.J. King, CEO & Chairman
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