

**From:** Timothy R. Aiken <TAiken@hometownbanc.com>  
**Sent:** Thursday, July 20, 2023 9:41 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF93

Federal Deposit Insurance Corporation  
James P. Sheesley, Assistant Executive Secretary  
Attention: Comments-RIN 3064-AF93  
550 17th Street NW  
Washington, DC 20429

RE: RIN 3064-AF93

Dear Mr. Sheesley:

I am writing you today on behalf of Union Bank, Inc., FDIC Certificate #16620, a \$370 million community bank in rural West Virginia. I strongly support the FDIC's proposal to limit special assessments to the 113 large banking organizations that pose systemic risk by holding large amounts of uninsured deposits. The institutions that recently failed were very large and risky organizations that in no way resemble the balance sheet of my rural community bank. My bank, and many other community banks like mine, do not rely upon large balance uninsured accounts to fund our balance sheet. Our stable source of funding comes from the individuals, households, small businesses, and local government entities that are within in the communities we serve and who have banked with us for generations. It would be inherently unfair for my bank, and thus the customers of my bank, to subsidize these very large institutions that have a very different risk profile.

I greatly appreciate the FDIC's thoughtful methodology to exempt the vast majority of community banks, including mine, from this special assessment. We at Union Bank support the FDIC's proposal on this special assessment and encourage the FDIC to finalize this rule as proposed.

Thank you for allowing me to submit my comments on behalf of Union Bank, Inc.

**Tim Aiken**  
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**Union Bank, Inc. \***  
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**\*Recognized by Newsweek magazine as "Best Small Bank in West Virginia 2021"**

