

From: Lonnie Przybylski <lonnie@ibamherst.com>
Sent: Thursday, July 20, 2023 10:13 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 regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment.

I am the Vice President of The International Bank of Amherst, a \$96 million community bank located in Amherst, WI. We provide traditional retail banking services to our customer's including deposit accounts , residential mortgage lending, CRE and C&I lending, and agricultural lending and are the only bank with a physical branch the community of Amherst, WI. Unlike the recently failed SVB and Signature Bank, we are not heavily reliant on uninsured deposits or risky lending concentrations that are outside of the community banking sphere.

Assessing community banks for the losses incurred by these risky financial institutions will result in direct consumer harm by increasing costs and limiting the availability of credit to promote community development.

I strongly support the FDIC's decision to exempt community banks with fewer than \$5 billion in assets from paying any special assessment for the large bank failures of SVB and SBNY, and I encourage the FDIC to finalize its rule as proposed.

Thank you for the opportunity to comment on the proposed exemption of community banks from the special assessment.

Sincerely,

Lonnie Przybylski