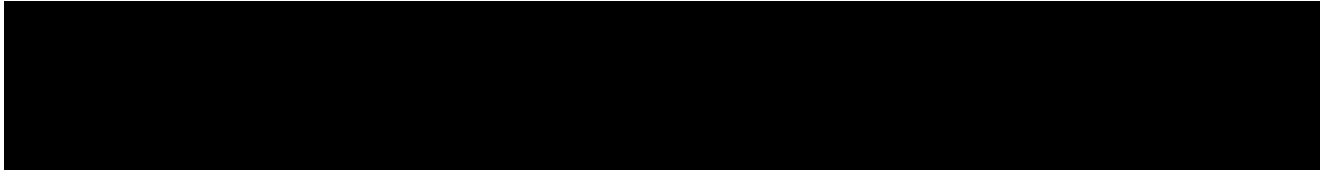


**From:** [Tracey E. Craig](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] May 22, 2023 - Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking; Comment Request (RIN 3064-AF93)  
**Date:** Thursday, July 20, 2023 5:10:59 PM



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 to you today regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment following the systemic risk determinations announced after the failures of Silicon Valley Bank (SVB) and Signature Bank (SBNY).

As a proud community banker from the great State of Ohio, and more specifically, Southeast Ohio in Appalachia, we provide essential banking services to residents in 3 counties. We also support non-profit organizations, schools and community groups in the areas that we are located in.

I strongly support the FDIC's proposal to limit special assessments to the 113 largest banking organizations that hold large amounts of uninsured deposits. My bank holds a fraction of the uninsured deposits that most of these bank's hold and feel that I would be unfairly required to pay for the risky business models that banks like SVB and SBNY follow. Paying this special assessment would have an adverse effect on our bank operations and support in our community.

I commend the FDIC for understanding that the nation's community banks are systematically different from the large national banks and encourage the FDIC to finalize its rule as proposed. I appreciate the opportunity to submit comments on the proposed special assessment.

Sincerely,



Tracey E. Craig,  
President and CEO  
Woodsfield Savings Bank, Woodsfield, Ohio

