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From: Adam Kaunitz <AKaunitz@ambk.com>
Sent: Wednesday, July 30, 2025 8:40 AM
To: Comments
Subject: [EXTERNAL MESSAGE] July 28th, 2025 - Adjusting and Indexing Certain Regulatory Thresholds; Comment Request (RIN 3064-AG15)

[REDACTED]

To whom it may concern,

I am certainly **in favor** of increasing the thresholds as proposed. I feel the threshold increases will have much more benefits in the short term as well as long term especially for the smaller community Banks as it won't be such a regulatory burden. I've worked at many institutions throughout the years and I've seen first hand how some regulations have impacted smaller community Banks in a negative way. While the overall intentions of a particular regulation may be positive, the pervasive impact throughout a smaller community Bank may not be taken into consideration due to the personnel and monetary impact it may have.

Please let me know if you have any follow up questions.

All the best,

Adam Kaunitz, CCBCO, CFSA, CCSA, CFCS, CFE
Internal Audit Manager

[REDACTED]

AmericanBank

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