



Bank of Botetourt

Phone: [REDACTED]

Fax: [REDACTED]

July 29, 2025

Federal Deposit Insurance Corporation

550 17th Street NW

Washington, DC 20429

Attention: Comments – RIN 3064-AG15

**Re: Notice of Proposed Rulemaking – Adjusting and Indexing Certain Regulatory Thresholds
(12 CFR Parts 303, 314, 335, 340, 347, 363, and 380)**

Dear Sir or Madam:

I am writing on behalf of Bank of Botetourt, a financial institution with total assets of approximately \$880 million, to express our strong support for the FDIC's Notice of Proposed Rulemaking (NPR) to adjust and index certain regulatory thresholds to reflect inflation, as published in the Federal Register on July 28, 2025 (RIN 3064-AG15).

We commend the FDIC for recognizing the need to modernize regulatory thresholds that have remained static despite significant inflationary changes over time. As a mid-sized institution, we are particularly impacted by thresholds that determine the applicability of requirements under 12 CFR Part 363, among others. These thresholds directly affect our audit, reporting, and governance obligations, and when not adjusted for inflation, they can impose disproportionate burdens on institutions whose growth reflects nominal asset increases rather than substantive changes in risk profile or complexity.

We support the FDIC's phased approach and encourage the agency to continue evaluating other thresholds across its regulations. We also appreciate the opportunity to provide input and urge the FDIC to finalize this rule expeditiously.

Thank you for your leadership in promoting a more equitable and modern regulatory environment.

Sincerely,

[REDACTED]
Dustin Bays

EVP – Chief Financial Officer