

  
**THE BANK OF  
LANDISBURG**  
*Established 1903*

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Subject: Comment Request- RIN 3064-AF99

Dear Mr. Sheesley,

My name is Patti McLaughlin, and I am the Chief Credit Officer of The Bank of Landisburg in Perry County, Pennsylvania. With just four branches, our bank is a prime example of community banking in action, offering personalized service to our customers. Banks like ours need a diverse assortment of funding to maintain adequate liquidity and serve our customers and the community. I am writing to express deep concerns about the FDIC's NPR regarding brokered deposits. If implemented, it will have far-reaching impacts on community engagement, local development, and economic health, influencing the overall quality of life in our communities.

With over thirty years of experience in community banking, I am a fierce advocate for how community banks are the backbone of our local economies, especially in rural communities like mine. Independent banks play a crucial role in driving small and rural communities, which are the foundation of our country's economy. Because of this, I am proud to be part of a banking team with a rich history of the community coming together to create a better place for our residents, dating back 121 years.

Agriculture is a vital part of my community, deeply rooted in our culture and economy. Growing up in a farming family, I gained firsthand insight into the dedication required to sustain this way of life. Today, my husband and son operate our family farm, so I understand the costs involved. From land, seeds, and fertilizers to utilities, equipment, and livestock care—the costs are never-ending. Each expense adds up, and when the unexpected arises, like a broken tractor or a natural disaster, it can create a financial strain on the whole community. Because of this, community banks and the current capital available to them are essential, allowing banks like ours to support local farmers and small business owners of all kinds.

As the only independent community bank headquartered in Perry County, the work our bank does for our customers is abundant. Work that, if disrupted by the new proposed guidelines would be put at risk, doing unnecessary harm to our community. With this context, I implore you to rethink this proposal and keep the current and existing regulations in place.

Sincerely,

[Redacted Signature]

Patti L. McLaughlin  
Chief Credit Officer  
The Bank of Landisburg

[Redacted Address Line]

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