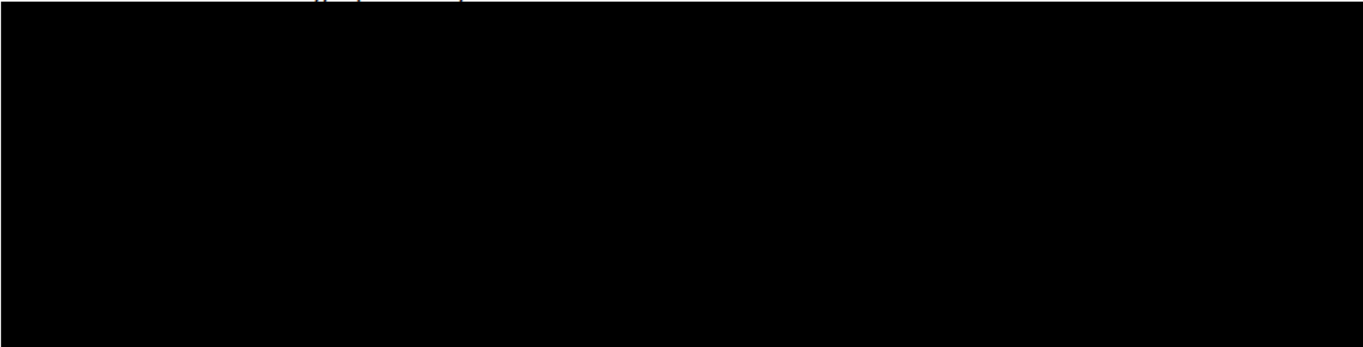


From: [Jason Semple](#)
To: [Comments](#)
Cc: [Jason Semple](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AG15
Date: Friday, September 26, 2025 8:26:51 AM



Ms. Jennifer M. Jones
Deputy Executive Secretary
Attention: Comments
RIN 3064-AG15
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Ms. Jones,

I am submitting this letter in response to the FDIC's request for comment on its asset threshold proposal. I am the CEO of Dieterich Bank, a \$1.5 billion asset community bank located in Effingham, Illinois.

Dieterich Bank began in 1909 as the First National Bank of Dieterich, growing from a single location to a multi-branch community bank with over 200 employees and 15 locations across central Illinois and the greater St. Louis, Missouri market. We have continued to grow organically and through executing small acquisitions within our existing geographic footprint. We focus on serving and supporting our markets, which are primarily rural agrarian communities, by living where we work and understanding our customer needs. There is no one size fits all approach in community banking which is why we continue to focus on customer service through understanding the unique situations of each of our communities and borrowers.

In closing, we do not feel the size thresholds have adjusted with the growth of our markets or general inflationary impact on asset values across our geographic footprint. I support this proposal and encourage the FDIC to issue a final rule quickly so that community banks, like us, can receive relief from the regulatory burden posed by Part

363's outdated thresholds, specifically as it relates to banks under \$5 billion in total assets.

I appreciate your consideration.

JASON SEMPLE

CHIEF EXECUTIVE OFFICER

DIETERICH BANK

