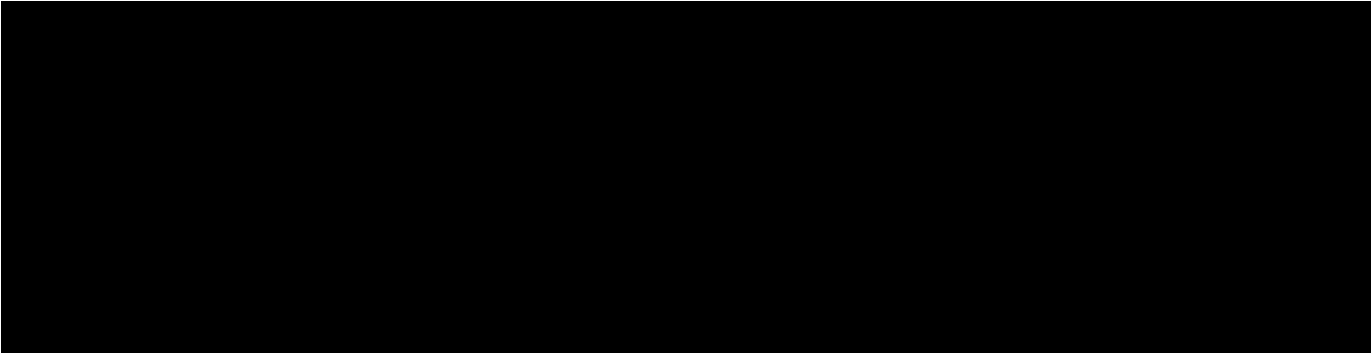


From: [Mark Vis](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AG15
Date: Friday, September 26, 2025 9:30:09 AM



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 writing you today in response to the current thresholds set forth way back from 2005, and the proposal to raise and index them as defined in Part 363 of the FDIC's rules and regulations. I read and reviewed the information as to original rule making and the last update from 20 years ago. No changes have been made to the amounts of the thresholds for too long. We as a bank were \$100M in size back then. We have grown organically, not through consolidation or additional offices, in the past 20 years up over \$400M. Without growth, there is no way to keep up with regulations and industry demands for new technology, etc.

The FDIC should quickly finalize this proposal to modernize the outdated thresholds in Part 363 and give needed relief to community banks that have grown due to consolidation or inflation without increasing the risk to the banking system. We plan to continue to grow our asset size and may in the upcoming years be subjected to new requirements and costs associated with those requirements when inflation hasn't been adjusted for and we were 20% of the size.

Please increase the thresholds as they are outdated and not accurate for today's banking environment.

Sincerely,

Mark Vis
President/CEO



HERE. TODAY. TOMORROW. TOGETHER.

