

From: [Delayne Lewis](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] RIN 3064-AG15
Date: Friday, September 26, 2025 4:52:37 PM

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,

This is in response to the FDIC's request for comment on its proposal to raise and index asset thresholds. I am the Chief Risk Officer/BSA Officer/Internal Auditor for Home Federal Bank, a \$616 million community bank locally managed and headquartered in Shreveport, LA, that opened its doors in 1924. Home Federal has a proud history of serving our community in Northwest Louisiana by meeting the needs of small businesses and consumers in our area.

I support this proposal and look forward to the final rule that will provide community banks relief from the regulatory and financial burden posed by Part 363's outdated thresholds that have not been updated in decades. The current thresholds do not reflect the current times and economic conditions. The adjustment to and indexing of the thresholds will certainly support regulatory expectations, ensure safety and soundness by continuing to include the larger and more complex institutions and removing the requirements and financial burden for smaller and less complex institutions.

My sincere thanks to the FDIC for working to modernize outdated thresholds. My hope is other regulators will consider these changes for the purposes of efficiency and consistency, and these long needed reviews and subsequent updates continue. Thank you for your time.

Delayne Lewis, CRCM
EVP | Chief Risk Officer | BSA Officer
Home Federal Bank

