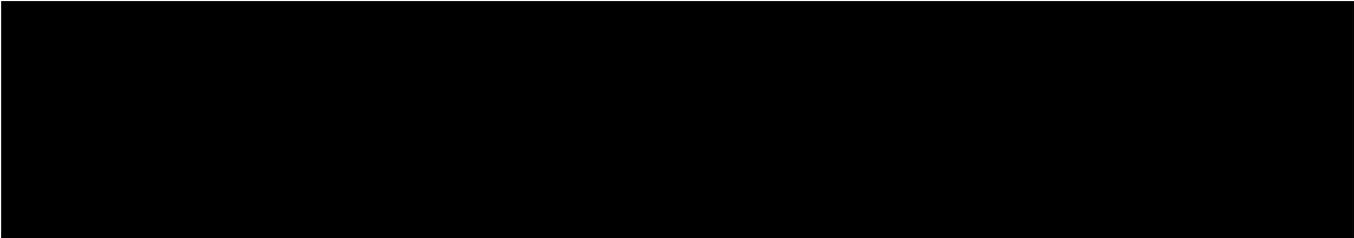


**From:** [Steve Smith](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] August 23, 2024 Unsafe and Unsound Banking Practices: Brokered Deposits Restrictions; Comment Request (RIN 3064-AF99)  
**Date:** Wednesday, November 13, 2024 8:05:11 AM

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Mr. James P. Sheesley  
Assistant Executive Secretary  
Attention: Comments—RIN 3064-AF99  
Federal Deposit Insurance Corporation  
550 17th Street NW  
Washington, DC 20429

Dear Mr. Sheesley:

This proposal in its current form will reduce our ability to lend money to individuals and businesses in our communities. The is due to the efficiency allowed by multiple funding sources which would be reduced by this proposal.

Thanks.

J. Stephen Smith  
Chief Executive Officer

