

From: [Guy Davis](#)
To: [Comments](#)
Cc: amy.ledig@icba.org
Subject: [EXTERNAL MESSAGE] RIN 3064-AG15
Date: Thursday, September 25, 2025 9:36:31 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 regarding the FDIC's request for comment on its proposal to raise and index asset thresholds in Part 363 of FDICIA. I am President & CEO of Marion Community Bank, a \$350 million asset community bank located in central Alabama. For almost 100 years, our bank has been serving the Marion community and, beginning in 2009, we expanded into 4 additional counties in central Alabama. Many of our branches are located in small, rural, underbanked communities. The regulatory burden we bear has a real and substantial impact on our ability to serve our customers. While our asset size does not currently exceed the \$500 million threshold, an upward adjustment of the asset thresholds will significantly reduce the regulatory burden on many of my community bank peers and hopefully our bank at some point in the future. I support raising and indexing the asset thresholds and encourage the FDIC to issue a final rule quickly. This change is long overdue.

Thank you for the opportunity to comment on such an important issue facing our bank.

R Guy Davis Jr

President and CEO

