From: Sent: To: Subject: William Schneider Saturday, May 28, 2022 1:05 AM Comments [EXTERNAL MESSAGE]

Climate change exacerbated by human carbon emissions must become a significant consideration in risk management strategies of banks going forward. This consideration should not only factor into lending decisions, but also bank facility locations. Since hurricane Andrew reliance of insurance coverage is simply inadequate to protect assets against catastrophic loss.

William E. Schneider

