

**From:** John P. Rigler III <jprigler@mypeoples.bank>  
**Sent:** Monday, July 10, 2023 4:23 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] May 22, 2023 - Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking; Comment Request (RIN 3064-AF93)

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Mr. James P. Sheesley  
Assistant Executive Secretary  
Attention: Comments—RIN 3064-AF93  
Federal Deposit Insurance Corporation  
550 17th Street NW  
Washington, DC 20429

Dear Mr. Sheesley:

I've recently read where the FDIC is planning to increase premiums and/or issue a special assessment to all banks to help replenish the deposit insurance fund. As a small community bank (\$450MM in assets) who is distinctly different from SVB and others with more than 90% of my deposits insured, please understand that I STRONGLY object. Small community banks like mine should not have to pay for the gross mismanagement of SVB and others. They mismanaged and distorted their balance sheets with huge amounts of uninsured deposits and other borrowings. We have had to compete with fools like them for far too long. We've already paid the price through lost business to them and others like them.


Thanks,  
John III

**John P. Rigler III | President & COO**



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