

From: Scott Leitner <scott.leitner@climatefirstbank.com>
Sent: Tuesday, July 11, 2023 11:28 AM
To: Comments
Subject: [EXTERNAL MESSAGE] May 22, 2023 - Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking; Comment Request (RIN 3064-AF93)

Good morning Mr. Sheesley,

I am writing to you in objection to the proposed special assessments. Small community banks should not be punished for the bad actions of larger regional and national banks. We are highly regulated and do more reporting/testing than these larger institutions, such as SVB and Signature. If those banks had been properly regulated, we may have been able to avoid their failures. Community banks, such as Climate First Bank, are operating in a safe and sound manner in accordance to our annual reviews by both the OFR and FDIC. We should not be subjected to what amounts to a fine for much larger banks' recklessness.

Thank you,

Scott Leitner, Esq.
SVP, General Counsel
Attorney Business Banking
407-921-4385
ClimateFirstBank.com

