

**From:** Cindy Kindl <cindy.kindl@climatefirstbank.com>  
**Sent:** Wednesday, July 12, 2023 12:48 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] Comment re Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking

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 am writing in strong support of the FDIC's proposal to exempt community banks with under \$5 billion in assets from the special assessment. I am the Customer Service Specialist for Climate First Bank, a Certified B Corporation founded just over 2 years ago in the state of Florida with the mission to make a positive environmental and social impact in the communities we serve. In the past year we launched a digital lending platform for consumer solar loans which has grown to be supported by nearly all solar installers across the state. As part of a thriving and vibrant community bank I applaud your decision to exempt such institutions from paying any special assessment for the large bank failures of SVB and SBNY.

Climate First Bank is committed to ensuring that our clients with assets over the FDIC insurance limits are offered additional insurance protection of their funds through the Demand Deposit Marketplace, providing insurance on balances up to \$50 million. It is very important to our customer base and to us that our deposits remain available to invest and redeploy into the local community in keeping with our mission. If we were to be subject to the special assessment, we may not be able to offer the additional protection of FDIC insurance and may have to take other drastic measures to offset the increased expense.

Thank you for your consideration and avoiding a one-size-fits-all approach to the special assessment. I encourage the FCIC to finalize its rule as proposed.

Sincerely,



*Cindy Kindl*

**Customer Care Specialist**

5301 Central Ave, St. Petersburg, FL 33710

(727) 335-0525

[Cindy.Kindl@ClimateFirstBank.com](mailto:Cindy.Kindl@ClimateFirstBank.com)

[ClimateFirstBank.com](http://ClimateFirstBank.com)





we are **neutral**



FLORIDA 



Member **FDIC**

