

From: Jeff Wallace <Jeff.Wallace@wyomingbank.com>
Sent: Monday, July 17, 2023 7:01 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)

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 commenting in regard to the FDIC's proposal to exempt community banks under \$5 billion from the special assessment.

I am the CEO of Wyoming Bank & Trust located in Cheyenne and Burns, Wyoming. We are a 104 year old, \$300 million bank providing agricultural and small business loans to our community. I strongly support the FDIC's proposal to limit special assessment to the large banking organization.

As we are all very aware, the large bank failures that occurred earlier this year are NOT community banks like Wyoming Bank & Trust. We are a traditional community bank and have been providing safe and conservative banking for over 104 years, through many different crises. We should not be penalized for doing things the right way and then having to bail out our competitors who did not practice good, conservative banking principals. Our contribution to the FDIC fund, when taken on a risk basis for our bank, should not increase because of the failures of the larger banks.

Thank you again for your consideration and the opportunity to comment.

Jeff Wallace, CEO



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