From: stan rubbelke [mailto:stan.rubbelke@mysuperiorbank.com]

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To: Comments

Subject: Assessments - RIN-3064-AD35

Deposits received via a posting a rate on a listing service should not be considered brokered. There is no third party involved and often the rates are less than the local market and although not core these deposits are a stable source of funds with retention rates as high as retail deposits.

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