

**From:** John A. Maher [REDACTED]  
**Sent:** Wednesday, May 27, 2020 3:36 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF53 — PPP should not be FDIC windfall

Count me among those initially impressed by FDIC's stated goal of "mitigation" who are now aghast by the actual proposal.

Instead of mitigation, the current FDIC proposal is "cultivation" of PPP deposits.

Please reconsider.

John A. Maher