

**From:** Joan Scarbrough <jscarbrough@rmbt.net>  
**Sent:** Wednesday, May 13, 2020 11:59 AM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-AF53

Hello,

I appreciate the thought behind the proposed rule RIN 3064-AF53 and being able to deduct the PPP loans which have then been deposited, from our of the deposit totals. However, I believe the **PPP loans pledged to the Federal Home Loan Bank should be included**, not just loans pledged to the PPPLF program at the Federal Reserve Bank.

Thank you for your consideration.

*Joan Scarbrough*  
*SVP/Cashier*  
*Rocky Mountain Bank and Trust*  
*755 Cheyenne Meadows Rd*  
*Colorado Springs CO 80906*  
*Building Community Together*

