

From: Veronica Sellers <vsellers@university-bank.com>
Sent: Monday, November 20, 2023 2:11 PM
To: Comments
Cc: Stephen Lange Ranzini
Subject: [EXTERNAL MESSAGE] October 11, 2023 - Guidelines Establishing Standards for Corporate Governance and Risk Management for Covered Institutions - \$10 Billion or More; Comment Request (RIN 3064-AF94)



University Bank encourages the agencies to ensure that an inflation adjustment is included in this rule to ensure that it accommodates the effect of overall industry growth and inflation on depository institution size.

