



January 3, 2024

**Via Electronic Mail**

Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429  
Attention: James P. Sheesley, Assistant Executive Secretary

**Re: Notice of Proposed Rulemaking and Issuance of Guidelines: Guidelines Establishing Standards for Corporate Governance and Risk Management for Covered Institutions With Total Consolidated Assets of \$10 Billion or More; RIN 3064–AF86**

Ladies and Gentlemen:

On behalf of the Veritex Holdings, Inc. and Veritex Community Bank I appreciate the opportunity to submit this letter in response to the request of the Federal Deposit Insurance Corporation (the **FDIC**) for comment on its notice of proposed rulemaking and issuance of guidelines establishing standards for corporate governance and risk management for covered institutions with total consolidated assets of \$10 billion or more (the **Proposed Guidelines**), published in the Federal Register on October 11, 2023.

We write this letter to express our support of the comment letters written to you by the Mid-Size Bank Coalition of America (the **MBCA**) in December, 2023 and the Independent Bankers Association of Texas in November, 2023. Although we are State Member Bank, on behalf of the banking industry, we echo the comments of both organizations.

Thank you for your consideration.

Sincerely,



C. Malcolm Holland III  
Chief Executive Officer/Chairman of the Board

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