



June 14, 2023

Attn: Comments-RIN-3064-AF93
CC: James P. Sheesley, Assistant Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Director Elmquist,

We are writing this letter to request additional consideration be given to the DIF special assessment.

Centennial Bank would like to request that the FDIC consider reducing the banks estimated uninsured deposits on line M2 of RC-O by the amount reported on RC-E M1.a Preferred deposits. Preferred Deposits represent state and political subdivision deposits that are collateralized and secured under state law. Since these preferred deposits will not result in a loss to the FDIC in a receiver situation, we believe this reduction should occur before applying the \$5 billion exclusion.

Our concern is that if preferred deposits are not excluded from the assessment calculation, banks may not be able to adequately serve state and political subdivision depositors which could potentially limit options for these depositors.

Sincerely,

Brian S. Davis
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