

From: France, Copper <cfrance@bocrawlins.com>
Sent: Monday, July 10, 2023 2:03 PM
To: Comments
Subject: [EXTERNAL MESSAGE] May 22, 2023 - Special Assessments Pursuant to Systemic Risk Determination - Notice of Proposed Rulemaking; Comment Request (RIN 3064-AF93)

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

Dear Mr. Sheesley:

I am writing you today regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment.

Mr. Sheesley, my name is Copper France, and I am President & CEO of Bank of Commerce in Rawlins, Wyoming. My community bank is approximately \$185,000,000 in total assets. We are a typical traditional community bank that is heavily ingrained into our community and that does just about anything we can to fulfill the needs of our community.

To keep this short, I want you to know that myself and our bank strongly support the efforts made to limit special assessment to only the 113 large banks. The risk they pose and the practices that they use which pose a much greater risk to the banking system, should be rewarded with a higher assessment. Small community banks did not create this problem. We play by the same rules, but seemingly community banks do a much better job of managing risk. Thank you for your continued support of all banks, but more importantly community banks.

We certainly appreciate the opportunity to comment on the special assessments.

Sincerely,

Copper France



Copper France

President & CEO

Bank of Commerce

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