

From: Kent E. Carruthers <kcarruthers@cbcnm.bank>
Sent: Wednesday, July 12, 2023 3:53 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 regarding the FDIC's proposal to exempt community banks under \$5 billion from the special assessment.

I am the President of The Citizens Bank of Clovis, a \$450 million community bank located in Clovis, New Mexico. We are primarily a commercial and agricultural based lending institution in rural New Mexico, serving a county of 48,000. We also have a branch in an adjoining county that has a population of 2,000. We were established in 1916.

I applaud the FDIC's proposal to limit the special assessments to the 113 large banking organizations that hold large amounts of uninsured deposits. I encourage the FDIC to finalize its rule as proposed.

Thank you for the opportunity to express my opinion.

Kent Carruthers, President