

**From:** David Patterson <dpatterson@PeoplesBankAL.com>  
**Sent:** Monday, July 17, 2023 9:10 AM  
**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 today in support of your proposed rule to exempt community banks under \$5 billion from the special assessment to replenish the DIF following the recent failures of two systemically risky institutions. I am the CFO of Peoples Bank of Alabama, a \$1.2 billion community bank located in North/Central Alabama. Previously, I was a bank examiner for over a decade and focused primarily on community bank regulation. During this time, I came to understand the importance and dire need for community banks. Alabama community banks work every day to deploy the deposits they hold back into their local communities, and they do so in a safe and sound manner. We live, work, and worship with our customers and they count on us to do the right thing.

I commend the FDIC for proposing to provide this exemption and wholeheartedly recommend it be finalized as proposed.

Thank you for the opportunity to opine,

David Patterson  
CFO  
Peoples Bank of Alabama