

From: Kastle Soliai <ksoliai@riverbankonline.com>
Sent: Monday, July 17, 2023 2:54 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 submitting this letter in response to the FDIC's request for comment on special assessments following the systemic risk determinations announced after the failures of SVB and SBNY. I am the Vice President of Human Resources of RiverBank, a \$230 million community bank located in Spokane WA, US that focuses on Business Banking. I strongly support the FDIC's proposal to limit special assessments to the 113 large banking organizations that hold large amounts of uninsured deposits.

It seems unfair and unreasonable for small and fiscally responsible banks such as RiverBank to have to make up for those large and fiscally irresponsible ones. Our community members depend on us and we have consistently show up for them to create a strong business community locally. I ask that you please keep this in mind and all the other small community banks that continue to serve their communities in ways that are unseen but just as important as any large bank.

Best Regards,
Kastle