From:

Steven Dehnert <SDehnert@badgerbank.bank>

Sent:

Tuesday, July 18, 2023 10:21 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:

Please accept this email as my encouragement for the FDIC to finalize the community bank exemption of the special assessment caused by the failure of Silicon Valley Bank and Signature Bank of New York. As a community banker I take great pride in doing things the right way and making sure that we are here to help all of our constituents. I completely agree with your position that community banks should not have to subsidize the failure of larger, more risky banks.

Please follow through on the FDIC's proposal to exempt community banks under \$5 billion in assets from the special assessment and to tie assessments to estimated uninsured deposits .

Thank you,

Steve Dehnert, CEO and Chairman of the Board

Badger Bank

220 Grant Street

Fort Atkinson, WI 53538