


From: Ken Hale <khale@bankmontgomery.com>
Sent: Tuesday, July 18, 2023 3:46 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:

The reason I am writing this letter in reference to the FDIC's request for comment relating to special assessments in the wake of the recent failures of SVB, SBNY & FRB.

I am President & CEO of BOM Bank and we are 950 million Bank headquartered in Natchitoches La. We are a CDFI Bank, operate 18 locations and have been in business since 1903. 15 of our 18 locations are located in Persistent Poverty Counties.

I strongly encourage to limit any special assessment to the 113 largest banking organizations that not only hold the bulk of uninsured deposits, but are also deemed To Big To Fail and have gained deposits at expense of community banks.

I am thankful the FDIC has proposed exempting banks with less than 5 billion in assets from a special assessment. I ask that the FDIC finalize its proposed rule.

Thank you very much for your time.

