

**From:** David Kinchler <dkinchler@onebanktn.net>  
**Sent:** Tuesday, July 18, 2023 5:17 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:

In regard to the special assessment. I don't believe community banks should bear the responsibility of having to pay for the sins of large financial institutions and should be excluded from this assessment.

If you would like to discuss this further with me please feel free to give me a call.

Sincerely,

**David Kinchler**  
President / CEO



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