From:

Rick Mickle <rmickle@fowlerstatebank.com>

Sent:

Wednesday, July 19, 2023 8:22 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:

My name is Rick Mickle and I am a community banker with Fowler State Bank, headquartered in Fowler Indiana, with 4 locations in three different counties. There is no reason we should be on the hook for any FDIC insurance increase because some irresponsible bankers at larger riskier institutions made a series of mistakes. I could go on but there is no need.

Thanks for your consideration

Rick Mickle

Fowler State Bank