

**From:** Brian Ralph <bralph@PeoplesBankAL.com>  
**Sent:** Friday, July 21, 2023 10:51 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:

I want to voice my support for the proposal to exempt banks with less than \$5 Billion in deposits from the special assessment to replenish the DIF. The recent failures that created this situation were no fault of community banks like ours who serve a diverse and local customer base. As the head of retail banking for Peoples Bank of Alabama, I am fortunate to see firsthand the value and benefit local community banks, like ours, have on individuals and small businesses. The people we serve are our neighbors and friends. Increasing our expenses to replenish the DIF will negatively impact our ability to deploy capital to businesses looking to expand/grow and help people save for their future.

I appreciate you allowing us the opportunity to express our concerns and for providing the proposed exemption which I explicitly support.

Thank you,

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