



Abbeville First Bank

July 13, 2023

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 first say how pleased I am to see the FDIC propose a solution to the need for a special assessment that is appropriately allocated to those with the risk of uninsured deposits. As a very small mutual bank, our exposure to uninsured deposits is minimal and easily protected by the assets at our disposal. To impose a fee to small community banks will only further erode our ability to serve those, and only those, that live and work in our communities.

I strongly encourage you to proceed with your proposed solution so that banks like Abbeville First can continue to survive and thrive in the communities we serve.

Sincerely,

Andy Timmerman
President/CEO
Abbeville First Bank