



*Passionate community banking.*

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To Whom It May Concern:

I am personally writing this letter in response to the FDIC's request for comment on its statement of principles for climate-related financial risk management for large financial institutions. I am the Chairman and CEO of Oak View National Bank. We are a community bank with locations serving Fauquier, Culpeper and Rappahannock counties. We provide our clients with quality products and are committed to meeting their financial needs.

I am concerned that the FDIC may, in the future, apply this climate-related financial risk management to community banks such as Oak View. The proposed framework for managing climate-related financial risk management for large banks will negatively impact my community and surrounding areas.

Respectfully,



Michael A Ewing

Chairman & CEO

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