

From: Gregory R. Hohl <greg@wahoostatebank.com>
Sent: Tuesday, July 11, 2023 9:30 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:

Wahoo State Bank is a small, \$120 million, family owned community bank in Wahoo, Nebraska. We serve our local community only and our primary lending types are home mortgages, agriculture and small business. We are not complex and do not pose a systemic risk to our economic and financial system. We are very mindful of safe lending and banking practices but are certainly influenced by the actions of large, complex and systemically important banks. We are supportive of the proposal referenced above to exempt banks under \$5 billion in assets from proposed special assessments and appreciate that the FDIC is recognizing the difference between small community banks and the large banks like Silicon Valley and Signature Bank whose actions and subsequent failures caused a \$15.8 billion loss to the Deposit Insurance Fund.

Thank you for your consideration of our view point and position.

Best Regards,

*Greg Hohl
Chairman/CEO*



Offering you the best in full-service, hometown banking!

Gregory R Hohl

Chairman/CEO

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