


From: Jim Brown <Jim@hardincsb.com>
Sent: Tuesday, July 18, 2023 11:10 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:

Please adopt the rule insuring that banks under the 5 billion dollar amount in assets do not have to pay for a problem that we did not create. We are a 350 million asset bank. We know our customers and we don't speculate on any customer or investment products. We use swaps to insure against losing value in our investment portfolio and we have a good liquidity position. Please act now to guarantee we do not pay for the mistakes of larger banks.

Sincerely, James Brown, chairman, Hardin County Savings Bank, Eldora, Iowa

