

From: [Farmers State Bank]
Sent: July 2023
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 am submitting this letter in response to the FDIC's request for comment on special assessments following the systemic risk determinations announced after the failures of large regional banks earlier this year.

Farmers State Bank is a family owned community bank located in eastern Iowa where I am [an employee]. Unlike large regional banks, we are a bank that makes eastern Iowa better by providing personalized service to the individuals, businesses, and local public entities in the communities we serve. We have a low uninsured deposit ratio like most banks under the \$5 Billion size and were not the banks that benefited from the regional bank failures.

For these reasons, I strongly support the FDIC's proposal to limit special assessments to the 113 large banking organizations that hold large amounts of uninsured deposits and I encourage the FDIC to finalize its rule as proposed.

Thank you for the opportunity for us to submit comment letters on this proposed assessment.

you are not the intended recipient you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

This message was secured by **Zix**[®].