


From: [Steve Smith](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] August 23, 2024 Unsafe and Unsound Banking Practices: Brokered Deposits Restrictions; Comment Request (RIN 3064-AF99)
Date: Wednesday, November 13, 2024 8:05:11 AM



Mr. James P. Sheesley
Assistant Executive Secretary
Attention: Comments—RIN 3064-AF99
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Mr. Sheesley:

This proposal in its current form will reduce our ability to lend money to individuals and businesses in our communities. The is due to the efficiency allowed by multiple funding sources which would be reduced by this proposal.

Thanks.

J. Stephen Smith
Chief Executive Officer

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