



Subject: Comment Request– RIN 3064-AF99

Dear Mr. Sheesley,

My name is Doug McLinko and I currently serve as member of the Bradford County Board of Commissioners in Northeast Pennsylvania.

Though our rural community has strong agricultural roots, it is also home to hard-working entrepreneurs and a growing manufacturing sector that serves Pennsylvania's booming energy industry. Farmers, small businesses, and even homebuyers depend on having strong local community banks that can provide the capital to keep our economy growing.

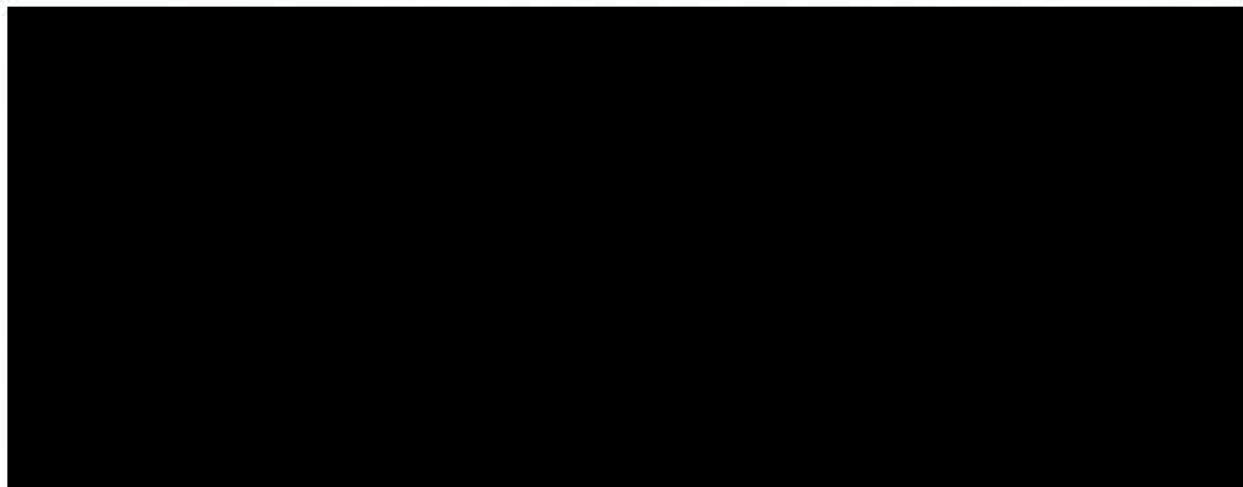
That's why I'm deeply concerned about the FDIC's proposal to unnecessarily change the 2020 rules that have allowed Pennsylvania's community banks to access innovative, stable sources of liquidity which support the demand for lending in our region.

In Bradford County, economic development and job creation is always a top priority. If community banks are forced to reduce their lending, it could have devastating consequences on our community and others like it across the country. With over 300 family dairy farms, our county's farmers depend on community banks because they understand the unique needs and challenges of agriculture. Community banks are often there to help small restaurateurs, retailers, and manufacturers open their doors, hire staff, and maintain inventory. Community banks also give back to people in need through local non-profits, scholarships, youth sports, and other endeavors that help improve the quality of life in Pennsylvania.

This proposal is counterproductive to the goals of the FDIC, overly broad, and ignores the convenience and opportunity that modern banking solutions provide to customers.

I urge the FDIC to reconsider this rule so community banks can continue to maintain the lending capacity to sustain rural communities.

Sincerely,



Doug McLinko
Commissioner
Bradford County, Pennsylvania