

From: [Cynthia Blake](#)
To: [Comments](#)
Cc: [REDACTED]
Subject: [EXTERNAL MESSAGE] <https://www.fdic.gov/resources/regulations/federal-register-publications/index.html>
Date: Friday, September 27, 2024 9:02:38 PM

[REDACTED]

I'm writing to you today to urge your support against the proposed FDIC rule change on brokered deposits.

As a proud native of Akron, I've spent my entire career giving back to Akron communities. Through my involvement with the Akron Urban League GUILDS, the University of Akron, my experience as a former loan officer, public policy analyst and as a friend and neighbor to Akron residents, I deeply understand the needs and challenges of Akron families and business owners. It's this perspective that informs my opposition to this proposed rule. Community banks are a lifeline for Akron's business community and an integral part of Akron's economic vitality.

Brokered deposits are a major part of how community banks are able to support business owners and families in Akron. For years, community banks have utilized brokered deposits to offer opportunities to entrepreneurs to start and expand businesses. Undermining community banks by placing unnecessary constraints will directly impact the relationships businesses rely on for solutions tailored to our community's unique challenges.

While Akron has built significant momentum, we still face headwinds and there is still tremendous need in our community. Our community banks not only provide a source of support and stability, they offer access to capital that underserved communities deeply need yet often cannot reach through national banks.

When considering this rule change, please know that Akron businesses and families trust our community banks, and for good reason. I ask that you demonstrate trust in our community banks as well by allowing them to operate with autonomy, free from unnecessary constraints.

Thank you,

Cynthia D. Blake

[REDACTED]