From: Alan Kilfoyle
To: Comments

Subject: [EXTERNAL MESSAGE] RIN 3064-AG15

Date: Monday, September 15, 2025 4:32:36 PM



I, and the Bank, are all in favor of increasing the Part 363 limit from \$1 billion to \$5 billion. In addition, I also agree with the indexing of the threshold every two years. This would alleviate a tremendous burden we are now experiencing complying with Part 363.

Respectfully yours,

## Alan E. Kilfoyle, MBA

Executive Vice-President and CFO

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