

**From:** ANGIE ROBERSON <atrobers@uncg.edu>  
**Sent:** Sunday, November 08, 2020 8:25 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-ZA19

Comment on "Statement of Policy Regarding Minority Depository Institutions", "FDIC" and "RIN 3064-ZA19."

I would like to comment on "Statement of Policy Regarding Minority Depository Institutions" or RIN 3064-ZA19. Thank you for the support of Minority Deposit Institutions and "recognizing the unique role and importance in communities" that they serve. The revisions to the policy statement seem needed and timely based on the relationship with FDIC and Minority Depository Institutions and the climate of our country. The clarification of Technical Assistance is helpful and stating that "it is not a supervisory activity and is not intended to present regulatory burden".

After looking at Minority Depository Institutions List on FDIC website, there seems to be a decline in Minority Depository Institutions over the years. There were 196 Minority Depository Institutions in 2010 and now there are only 143 with a decline in numbers each year. I understand from the Failing Institutions section of the proposed rule that other Minority Depository Institutions can bid on failing institution. Is it possible in the Technical Assistance section of proposed rule to include some more detail to help or support Minority Depository Institutions to not get to the failing status? Even if there is some discussion of Minority Depository Institutions that are nearing the failing status in the MDI Subcommittee of FDIC's Advisory Committee on Community Banking, that might help Minority Depository Institutions not get to failing status.

Thank you for the opportunity to comment.

Sincerely,

Angie Roberson

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*"When a child walks in the room, your child or anybody else's child, do your eyes light up? That's what they're looking for." Toni Morrison*