

[Your Name/Title]
[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Date]

Federal Deposit Insurance Corporation (FDIC)
Division of Insurance and Research
550 17th Street, NW
Washington, DC 20429

RE: Request for Exception to Deposit Insurance Assessment Rate

To the Division of Insurance and Research:

[Bank Name] (FDIC Certificate #[Number]) formally submits this request for an exception to our current deposit insurance assessment rate. We are requesting a review of our assigned risk category and the resulting assessment rate based on the specific circumstances outlined below.

We believe an adjustment is warranted for the following reasons:

- **Financial Condition:** [Describe improvements in capital levels, asset quality, or earnings that may not be fully reflected in current data].
- **Risk Profile Changes:** [Explain shifts in business model, reduction in high-risk concentrations, or improved risk management practices].
- **Mitigating Factors:** [Detail specific internal controls or external factors that reduce the risk to the Deposit Insurance Fund].
- **Clerical or Data Errors:** [If applicable, note any reporting errors in prior Call Reports that affected the assessment calculation].

Attached to this letter is supporting documentation, including [list specific financial statements, internal reports, or correspondence], which justifies this request for a lower assessment rate.

We appreciate your time and consideration of this request. Should you require additional information or have any questions, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]
[Title]