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With your second quarter FDIC risk-based assessment coming due this month, you will begin to enjoy substantial savings on your deposit insurance assessment premiums, which are now based on average total consolidated assets minus average tangible equity instead of domestic deposits.

This method of calculation will lower assessments for 98% of the community banks in Ohio with assets less than \$10 billion. This will result in an estimated \$45 million savings for Ohio's community banks over the next three years.

The savings that you will realize are due to the efforts of CBAO, its national affiliate ICBA, and engaged community bankers. CBAO is the only state banking trade association in Ohio to support the new deposit insurance system for the exclusive benefit of community banks.