To:	<u>Comments</u>
Subject:	Comments on OP-1465
Date:	Friday, February 07, 2014 1:59:56 PM

My name is James Stoner and I'm the President of the Welch State Bank in Welch, Oklahoma with Population of 600 people. We have a total of 63 employes and three locations in the Northeast corner of Oklahoma. This proposed regulation concerns me a great deal because of the great difficulty we already have recruiting young talent to come work in a rural environment. Putting additional requirements on me will only make it that more difficult.

We recruit at several colleges on a continuous basis and have to work hard to get students to even stop and talk to us. So If I get to talk to 40 students I will be lucky to get three interviews and this last recruiting year I was only able to get one student to come to work for us. We made offers to others and turned down by the other prospects. I needed a total of four new officers. Adding additional requirements of gender and race will make this task almost impossible. Even on the vendor side this will be a monumental task.

Recruiting new talent is one of my biggest areas of concern and difficulty. Please don't make it impossible.

James Stoner

## Sent from my iPad

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