From: Pat Wick [mailto:PWick@bankofturtlelake.com]

Sent: Thursday, August 09, 2012 3:58 PM

To: Comments
Subject: BASEL III

Please stop this additional over regulation. Basel level I is fine. Looks like you are trying to nationalize business thru excess regulation.. My Bank, my business, my family can't handle all the additional paper work to comply with the lack of leadership.

Patrick A. Wick

President

Bank of Turtle Lake

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