



August 18, 2012

Jennifer J Johnson, Secretary  
Board of Governors of Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation,  
550 17<sup>th</sup> Street, N.W.  
Washington, D.C. 20429

Office of the Comptroller of the Currency  
250 E Street, SW  
Mail Stop 2-3  
Washington, D.C. 20219

RE: Basel III Capital Proposals

Ladies and Gentlemen:

Help! Small community banks are being strangled. How much more can we take?

The Basel III regulatory capital reform being considered is destined to make it harder for smaller community banks like ours continue to serve the people that so desperately need us. Our bank has been serving the Clark and Scott County area of southern Indiana for over 104 years. We are respected highly not only in our community, but statewide among our peers. Not for our bottom line, not for our size, but for our commitment to the community we belong. Our bank employees serve on hundreds of other community boards, civic groups, churches, school groups. It all goes away if small community banks go away.

The Basel III proposal further inhibits smaller banks from competing.

I am asking for your time. More time to consider these high impact changes that are proposed. Please extend the comment period that is scheduled to end September 7, 2012.

Respectfully,

Mark Munzer  
Branch Manager – Jeffersonville