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October 5, 2012

The Honorable Ben Bernanke
Chairman
The Federal Reserve System
20th Street and Constitution Ave., NW
Washington, DC 20429

The Honorable Marty Gruenberg
Acting Chairman
Federal Deposit Insurance Commission
550 17th Street, NW
Washington, DC 20429

The Honorable Tom Curry
Comptroller
Officer of Comptroller of the Currency
250 E Street, SW
Washington, DC 20219

Re: BASEL III Capital Rules

Dear Chairman Bernanke, Acting Chairman Gruenberg, and Comptroller Curry:

I am a director and shareholder of Great Plains National Bank with multiple locations in various communities in Oklahoma. This letter is to address the proposed Basel III regulations.

Community banking has long been the backbone of economic prosperity in this country. However, due to the over-reaching and overly burdensome regulations of Basel III, community banks are under attack. The purpose of Basel III was to impede large banks from participating in derivative, subprime mortgages, and default swaps. However, the current regulations not only curb large, monopolized banks but also punish community banks who had no hand in these activities. Instead community banks focus on the needs of individuals and small business which help to drive our struggling economy.

A simple solution to this problem lies in changing the lumped approach of Basel III to a tiered approach. This allows for the distinguishing between community banks and large

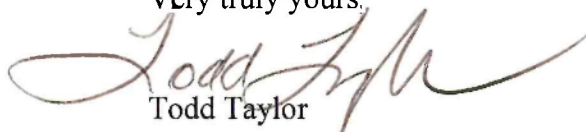
monopolized banking institutions. Community banks should be held to the standards of Basel I under which they currently operate while large banks subject to much higher risks and potential capital losses are classified as Basel III institutions.

While considering these changes, please keep in mind the detrimental effects that Basel III regulations would have on the basic function of community banks. For example, the new risk weighting regulations would stunt community bank's ability to fund land acquisitions, land development, and construction of family residential properties. Without this ability, the recovering housing market would once again fall into recession affecting countless American families and small businesses. Further, the community banks themselves would suffer substantial and irreparable losses.

We respectfully request that the unintended effects on community banks be considered before significant change is made in this area.

Thank you for your consideration in this matter.

Very truly yours,

A handwritten signature in brown ink, appearing to read "Todd Taylor", with a large, sweeping flourish extending to the right.

Todd Taylor