From:Charles Chrietzberg <charles@montereycountybank.com>Sent:Tuesday, October 23, 2012 1:11 PMTo:CommentsSubject:basel 111 docket # R-1442

Please do not subject our small bank to another unneeded and ill –conceived Regulation. We have enough to deal with, while at the same time fulfilling our mission Of serving our community and creating JOBS. Leave us out of this fiasco.

## Charles T. Chrietzberg, Jr

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