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**From:** Brigitte Jones <bjones@citizensada.com>  
**Sent:** Thursday, October 04, 2012 9:10 AM  
**To:** Comments  
**Subject:** Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

I urge you to oppose the Basel III proposal for Community Banks. That was not the original intent, nor did community banks create the problems we have experienced in the last 4 years. By implementing even more costly, lengthy and confusing regulatory burdens on community banks, who exist to HELP small business owners, small home owners and individuals with the financial goals, you will be passing along more costs that ultimately trickle down to the consumer.

Please re-consider implementing the proposal for the larger, international banks who operate in an entirely different market than the community bank, as was the original intent of the proposal.

Thank you

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