

October 5, 2012

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

Re: Basel III Proposals

Dear Sirs/Ms.

Thank you very much for the courtesy extended to comment and respond to the proposed Basel III requirements and its effect on our Community Bank as well as nationally.

While we certainly understand the need for regulation, the emphasis needs to be on the systemic capital shortfalls on the big banks who have the capabilities to gain capital in a disproportional time frame compared to the Main Street Community Banks. I guess that is why the too-big-to-fail banks make such high risk loans and venture into the multi-layered and convoluted investments which make regulator's task much more burdensome. Unfortunately these are the same banks that put the most burden on the Deposit Insurance Fund.

In the past 5 years,(the time frame of recent stressed banking environment) this bank has consistently recognized risk and has aggressively addressed any and all of those loans that have created concerns by determining risk on a multi-faceted level. Because of that proper management, loan delinquency and loss has been minimized and ultimately we have become stronger and rated exceedingly high amongst our peers.

With that being said, management is strong. Our infrastructure for loan management is poised for growth and our main concern now with the implementation of Basel III will best be analogized as "pouring water over the fire of momentum". We are currently able to provide our community with quality service to stimulate and maintain a healthy environment of balanced services. We perceive that these capital requirements will not only drive up cost to the very ones we serve but also diminish our ability to serve our community in its current boost of growth.

Thank you for your consideration by listening to the community of community bankers that are facilitating the healthy growth and stability of economies on Main Street, USA.

Respectfully,

Tim Woodall-Vice President