
From: Joe Carlson <jcarlson@csbnetbank.com>
Sent: Friday, October 05, 2012 4:50 PM
To: Comments
Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

To Whom It May Concern:

The new Basel III impact on "Community" based financial institutions is exactly what our economy does not need at this treacherous point in the repair of our country. As regulators of small intuitions like mine, a \$100,000,000 community state chartered bank, it is important to our communities that we are a stable, reliable and consistent provider of credit.

The risk weighting factors in the proposed Basel III capital calculations and institution that loans 80% of appraisal or purchase, like Community State Bank, will have their capital unnecessarily decreased due to the perceived exposure from an 80% mortgage loan.

Community State Bank has had one (1) mortgage foreclosure since 2007 and that occurred in 2011 and was due to a family fight not our lending standards or the economy. I recommend that "true" community banks be exempted from Basel III to protect and maintain the integrity of our economic system.



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