
From: Cassidy Mitchell <cmitchell@yourfriendlybank.com>
Sent: Tuesday, October 09, 2012 1:05 PM
To: Comments
Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals^[1] that were recently issued for public comment by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation. I believe the current Basel limits should remain as they are with regard to community banks. As a banker for one of the community banks, I see customers each day in our bank that need us here in our community. We service Eastern Colorado and Western Kansas; these communities would be very badly impacted if it weren't for the services of our bank in these smaller, mostly agricultural-based areas.

Our bank has not taken these great financial risks that have streaked the headlines in newspapers across the country and world causing panic throughout our industry. I strongly feel that rather than heavily regulating our small community banks, the regulators should take a look at what we truly do each day for our locales. We have true relationships with our customers, rather than looking at them as numbers, volume, or interest rates. These relationships allow us to make the best possible decisions for financial transactions within our bank.

I urge you to please exclude community banks from these proposed strict regulations. It is imperative to not only our banks, but the communities of people we serve across this great nation. Thank you.

Sincerely,

Cassidy Mitchell

Relationship Banker

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^[1] The proposals are titled: *Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions*; *Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets; Market Discipline and Disclosure Requirements*; and *Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule*.