

---

**From:** Lindsey Yoder <execsec@farmtel.net>  
**Sent:** Thursday, October 11, 2012 10:49 AM  
**To:** Comments  
**Subject:** Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

To Whom It May Concern:

My name is Robert Meyer, President of the Wayland State Bank. Wayland State Bank is an \$80 million community bank that is widely held. There are various reasons and concerns that I wish to express concerning the proposed Basel III regulations.

First of all, the Wayland State Bank is a heavily capitalized bank and may not initially be affected by the Basel III requirements. However, my initial concern is that this regulation cannot be a one size fits all approach that should be designated for the problems that arise from the mega banks. If this regulation is imposed, I am certain that the community banks will be forced to limit their availability on certain types of credit that impose a negative result to their capital.

However, my biggest concern is how the community banks will be able to upgrade their core processors to comply with the overkill of regulation. Community banks are currently struggling to maintain a compliance mandate that is taking many man-hours and a large amount of capital that could be used to further the economic growth of their community.

Please consider at least a tiered-approach to this regulation that would allow the community banks to continue to make the type of loans that they have learned through the years to be the most productive for their customers and community.

Sincerely yours,

Robert G. Meyer  
President

**PRIVACY NOTICE:** This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain business, confidential and/or privileged information. Any unauthorized review, use, disclosure or distribution is prohibited. If this email was not intended for you, please notify the sender by reply e-mail that you received this in error and destroy all copies of the original message and attachments.