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August 21, 2012

Jennifer J. Johnson, Secretary
Board of Governors of the Federal
Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ESS
Federal Deposit Insurance Corporation,
550 17th Street, NW
Washington, DC 20429

Office of the Comptroller of the Currency
250 E Street, SW
Mail Stop 2-3
Washington, DC 20219

Re: Basel III Capital Proposals
OCC: Docket ID OCC-2012-0008, 0009, and 0010
FRB:Docket No. 1442
FDIC:RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Dear Responsible Parties:

I am a Director and Chairperson Elect of Avidia Bank, which is a community institution with a main place of business at 42 Main Street, Hudson, Massachusetts. We have slightly over One Billion Dollars in assets, a status which we have achieved through a relatively recent merger. While we have become aware of the Basel III Capital Proposals and requirements, we have not had adequate time to study the implications and impacts of these proposals on our operation.

As we are all well aware, we are still coping with the situations bestowed upon us by the recent and ongoing recession. Successfully dealing with the recession has taken a great deal of our time, effort and concentration. This is an ongoing matter with our Bank and by strict attention to detail we continue to remain profitable.

In addition, we are still assimilating our composite Bank as a result of the merger. While the foregoing may be particular to our situation, I am sure that all other community banks have their own matters of particular attention.

Once implemented, the Basel III Capital Proposals should certainly be around for a very long time and it would seem to us that we could step back a bit and delay their study and implementation period to be sure that we all have an adequate chance to look at and review the matters so that we can make our appropriate comments, which we hope might be a source of guidance in implementing the proposals.

The end date for comments of September 7, 2012 does not give us a chance to adequately study, absorb and comment constructively on the proposals.

Based on everything that is going on in the United States in general and in our Bank in particular, I would respectfully request that the comment period be extended for an additional 120 days from September 7, 2012 so that we can give these important matters the time and consideration they deserve. With adequate timing I would hope helpful and constructive comments will be forwarded to your organizations.

Respectfully submitted,

A handwritten signature in cursive script that reads "Fred B. Williams". The signature is written in black ink and is positioned above the printed name.

Fred B. Williams

FBW:ab