

From: Becky Miller [mailto:beckym@ftnsbank.com]

Sent: Monday, October 15, 2012 3:17 PM

To: Comments

Subject: Basel III FEIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Thank you for the opportunity to provide comment on the Basel II proposals. I represent a small rural bank in Iowa (\$90 million in assets) and have tremendous concerns with the Basel II proposal as well as the Standardized Approach. The rules that are being proposed may be appropriate for large banks but if adopted as written, you will be devastating to small banks. We are not the banks that caused the financial crisis so government needs to stop making laws that will eventually push small banks out of business. We are the "backbone" to our communities and local economy.

Becky Miller, VP and Compliance Officer

Farmers Trust and Savings Bank

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