

From: Jim Kramer [mailto:jkramer@alturastatebank.com]
Sent: Monday, October 15, 2012 11:55 AM
To: Comments
Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Dear Ladies and Gentlemen,

Thank you for the opportunity to provide comment on the Basel III proposals that were recently issued for public comment. Although, in our bank, we have adequate capital now the change caused by Basel III will deplete our current capital position and could cause us to not meet new regulatory standards. Also, if we want to expand it will be more difficult to purchase another bank. If we would want to sell our bank it would be harder for other banks to purchase us.

Please exempt us smaller independent banks from Bael III.

Thank you,

James C. Kramer
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