



October 17, 2012

Dear Sirs,

I am a small business man who deals with three, small independent banks. We are in a time when one questions the validity of the newspapers, advertising and politicians. Our hometown bankers are at the pinnacle as straight shooters on whom you can depend when asking for advice. There is no other group of professionals who better exemplify the traditions of honesty than your local bankers.

I am concerned about Basel III regulations hampering the growth of small American companies. Your regulations need to be tiered to institutional size and small community banks need to be eliminated. Access to the capital markets through retained earnings is very difficult in this economy. Further regulations would simply decrease profitability.

Let's strive for impact through Basel III that is good for the consumer as well as the environment of allowing small business banks the opportunity to be strong. Please consider totally eliminating community banks from this regulation.

Sincerely,

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