

From: Thomas M. Beck [mailto:tmb@northeastbank-mn.com]

Sent: Thursday, October 18, 2012 12:25 PM

To: Comments

Subject: Basel 111 FDIC RIN 3064-AD95,RIN 3064-AD96, RIN 3064-AD96

I am the CEO of a Minneapolis based Community Bank that has been successfully battling through these difficult economic times. I am very concerned that an implementation of the Basel 111 Capital Requirements onto Community Banks could irreparably damage an already fragile recovery within these banks. I am asking that the Regulators take a measured approach with these Capital requirements at least until all potential consequences have been fully studied. My fear is that this could further damage banks, lending growth, and thus economic growth.

Thank you for your consideration.

Thomas M. Beck