
From: kari torgerhagen <kariptt@online.no>
Sent: Thursday, September 13, 2012 3:20 PM
To: Comments
Subject: Fwd: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, RIN 3064-097

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- > As a private bank owner and one of the largest employers in our area, I think that the federal actions to penalize all US banks instead of the guilty and greedy investment banks that have enormous capital and no integrity, is immoral and misguided.

- > As a private state bank we know our customers, and now because of federal interference, laws, and regulations we are hampered in serving our communities' needs and our customers' needs in spite of historically wise and conservative management practices.

- > The injustice of it all is that we small, community banks are paying via taxes and regulatory fees and regulations for the unlawful practices of larger and un-regulated banks.

- > The small community banks make up the backbone of the US economy, and it is not with concern for the American economy that the feds are making decisions because if the feds did consider the US economy the state banks and privately owned community banks would not be hampered with Basel III regulations!
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- > If any of us had done what these larger banks and bank employees have done and are quilty of, we would be in jail!
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- > Kari Torgerhagen
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