

From: [Lois Guthrie](#)
To: [Regs.Comments](#)
Subject: BasekIIIIOCCDocketIDOCC-2012-0008,0009,and 0010
Date: Friday, October 05, 2012 1:25:57 PM

October 3, 2012

Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve
System
20th Street and Constitution Avenue, N.W.
Washington, D.C. 20551

Office of the Comptroller of the Currency
250 E Street, SW
Mail Stop 2-3
Washington, DC 20219

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ESS
Federal Deposit Insurance Corporation,
550 17th Street, N.W.
Washington, D.C. 20429

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals.

I am a teller at a small community bank. I see the same friendly faces every day and enjoy my job very much. Our customers live here and work here. Our bank is the only bank in our local area. If customers don't bank here, they would be forced to drive 50 miles to do their banking. Our customers have come to expect our bank to fulfill their banking needs.

If our bank must comply with the same rules that are imposed on bigger banks, it will hurt not only our bank, but also hurt our customers. Our customers like to get their mortgages from us because they are loyal to us. If a problem arises with their jobs, our bank will work with them through a family financial crisis. If we cannot offer mortgages to these types of families, they will be forced to go to bigger banks. Once they attain their mortgage at a big bank, they will move their other accounts to that bigger bank, because that is the way the bigger banks operate. They will offer 'our' customer a banking 'package' to go along with their mortgage.

Please reconsider the new proposal so small banks can continue to serve our local customers.

Thank you.

Taylor Pettry
Teller
Whitesville State Bank
Whitesville WV 25209

