

From: [Lois Guthrie](#)
To: [Regs.Comments](#)
Subject: BaselIII OCC Docket ID OCC-2012-0008,0009,and0010
Date: Friday, October 05, 2012 1:47:55 PM

October 5, 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 work in a small community bank. Small banks know their individual customers much more personally than bigger banks. Mortgages are an important part of the banking services we provide to our customers. We have a much lower default rate on our loans than big mortgage companies because of the personal commitment we have with our customers and with our local community.

If these new proposal are allowed to pass, small community banks will not have as much money available for lending. This will greatly affect our bank's ability to provide the much needed mortgage services to our customers.

Thank you for your time.

Amy McGraw
Teller
Whitesville State Bank
Whitesville WV 25209