From: Pat denney
To: Regs.Comments

Subject: "Basell III OCC DOCKET ID OCC-2012-0008,0009, and 0010"

**Date:** Thursday, October 18, 2012 12:48:41 PM

October 18, 2012

Robert E Feldman, Executive Secretary Attnetion: Comments/Legal ESS Federal Deposit Insurance Corporation 550 17th Stgreet NW Washington, DC 20429 Via email at comments@fdic . gov

RE: FDIC RIN 3064-AD95,FDIC RIN 3064-AD96 and FDIC RIN 3064-ADF97

Dear Mr Feldman:

I have been an advisory director of Platte Valley Bank of Missouri for 20 years and am writing to let you know that I am against the proposed Basel III implementation.

I am owner of Major Lumber Co. in Smithville Mo. that has been in business since 1896. I can personally tell you how important the role of a community bank is in my home town.

The loss of our local banks would have a huge impact on my community, therefore, I ask that you reconsider the Basel III implementation.

Sincerely,

Ronald H.Major, President Major Lumber Co.