

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

October 18, 2012

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals<sup>1</sup> that were recently issued for public comment by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

This new proposal seems as though it would make it impossible for a community bank to survive. Honestly, in our community our bank reaches out to so many different people in our town. We know our customers on a personal level, unlike larger banks where customers are merely just another number to them. I believe that community banks are a large asset to the community. They also aid small businesses in ways that the larger banks and credit unions aren't able or willing to. This proposal, if passed, could potentially leave me and many others jobless. This is our home, our workplace; our family...don't take that away from us. Please, exempt community banks from Basel III so that we may continue to serve our community.

Thank you for your time.

Sincerely,

Patricia Murphy  
Community Bank Employee

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<sup>1</sup> The proposals are titled: *Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions*; *Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets*; *Market Discipline and Disclosure Requirements*; and *Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule*.

