

October 19, 2012

The Honorable Marty Gruenberg
Acting Chairman
Federal Deposit Insurance Corp
550 17th Street, NW
Washington, DC 20429

Dear Mr. Gruenberg:

I am CFO of Great Plains National Bank out of Elk City, OK. We have 12 individual full-service branch offices in Southwest and Central Oklahoma and one home mortgage loan production office in the Oklahoma City area. The majority of our branches serve the smaller rural communities that are the back bone of family living throughout the state. We strongly support, monetarily and emotionally, our residents and businesses who strive to protect and maintain the lives they have built in rural America. In many instances, the smaller community banks are the only resource these families have to keep their lives and businesses going,

I am very concerned about the negative impact BASEL III will have on the capital of ours and other community banks in Oklahoma if it is applied to the smaller banks. Especially in light of the fact that the smaller community banks had relatively nothing to do with the problems that ensued from the activities that caused these problems.

I respectfully request BASEL III be amended to take into consideration exempting the smaller community banks from its effects. As it stands, I fear many of the smaller banks will not survive, either because they become less than well qualified or because their owners are just tired of fighting these kinds of battles and sell to the larger institutions.

Respectfully,



Terri Mefford

CFO and Cashier

Great Plains National Bank

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