



October 15, 2012

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Community banks should be allowed to continue using the current computing methods for required capital. Basel III should apply only to the largest banks. We, community bankers, had nothing to do with generating panic in the financial markets. We conduct business based serving the needs of our customers in our communities. Great pride is taken in the longevity of the relationships we create with our customers because we know we would not have that longevity if our customer's needs were not being met. These relationships are what make community banks all over the country successful. Please do not hold us to the same standard as banks that focus on the number of transactions they average per minute regardless of the quality of those transactions.

What I hear our loan folks saying about how we may be forced into offering only 15 or 30 year mortgages makes me wonder whether we will be able to continue offering mortgages at all. As a person preparing to purchase a home within the next 2 years, and wanting to support the bank I work for, that thought is frightening. Will others be forced into seeking mortgages elsewhere? What toll will that take on our bank? Come to think of it, is Basel III a new predator of sorts? With the changes I do understand, not to mention the changes I don't, will my bank be able to withstand the regulatory and software burdens? It appears to me that my future is in your hands.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Robin Terwilliger', is written over the typed name.

Robin Terwilliger  
American National Bank  
Ardmore, Oklahoma

**ARDMORE**  
1901 N. COMMERCE • P.O. BOX 5009  
ARDMORE, OK 73403  
580/226-6222 • FAX 580/223-2624

**WILSON**  
1251 US HWY 70A  
WILSON, OK 73463  
580/668-2341

**COMANCHE**  
133 OAK MAIN  
COMANCHE, OK 73529  
580/439-8817

**LONE GROVE**  
6295 WEST BROADWAY  
ARDMORE, OK 73401  
580/226-7738 • FAX 580/657-3400

**HOMELAND**  
205 N. COMMERCE  
ARDMORE, OK 73403  
580/226-7976

**ARDMORE**  
1117 S. COMMERCE  
ARDMORE, OK 73401  
580/226-6333