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To Whom it May Concern:

The Basel III capital proposals by the federal bank regulatory agencies are a disaster for the community banking industry. Basel III was never meant to apply to the smallest banks in the nation and should not be applied to banks under \$50 billion in assets. It was meant to apply only to internationally active, highly interconnected financial firms.

These capital requirements together with the near zero interest rate environment that we could experience for the extended future along with the restrictive proposed mortgage and other new credit rules will significantly impact in many negative ways all community banks. This will significantly damage Main Street USA and rural America and the millions of credit seeking consumers and small businesses. This in fact can wipe out the community banking industry! Looking back at recent history, the community banking industry did not create the problem, the large banks did.

I would ask that the governing bodies of banking regulators reconsider the requirements for small community banks.

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