

From: Karen Podhajsky [mailto:karen.podhajsky@cedarvalleybank.com]
Sent: Monday, August 20, 2012 11:06 AM
To: Comments
Subject: Basel III Capital Requirements

RIN 3064-AD95

Please exempt community banks from the proposed Basel III capital rules, and allow community banks to operate under the Basel I Capital Regulations.

We are a bank of \$55 million, and it would be such a high regulatory requirement that would be hard to meet. It could destroy many of the locally owned community banks.

Sincerely,
Karen Podhajsky
VP/Cashier
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