

Dear Chairman Gruenberg,

FEDERAL DEPOSIT INSURANCE CORPORATION
12 CFR Part 324
RIN 3064-AE 63

My concern with Basel III is that its final capital level requirements happen at about the same time as concludes at CECL does. They should be done in tandem, not concurrently, so that banks and regulators have the opportunity to weigh the effect of the CECL mystery ("mystery" because CECL presumes that we can forecast the future) instead of having these regs piling on.

Robert Meyerson, Chairman
Harvest Bank, MN

Sincerely,

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