

**From:** Dianne Hinsch [mailto:dhinsch@integritybank.com]  
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**To:** Comments  
**Subject:** Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, RIN 3064-D97

Here we are again:

Another regulation that takes an expert to interpret and another expert to file the reports. Enough already!! It's time to get a dose of reality. Small institutions do not have resident experts waiting for the next got-to-have-it or can't-live-without it regulation. Or better yet the sky-is-falling regulation to drop into our laps!

Usually regulations start out with good intentions, but this one as it is written is going to kill small institutions. Either with the need for capital due to events (loan losses, delinquent loans or classified loans) plus paying the experts to try and stay on top of these numbers. This seems extreme to me. Some of these events are temporary but would require a new calculation. Why?

We're starting to feel like this is the objective – get rid of all the banks with assets less than 500 Million. The state has done this with schools; industry has done this with implement or car dealerships; the list just goes on and on. Maybe our counties will end up being the mecca centers with the only schools, dealerships, stores and banks.

It is becoming harder and harder to serve the needs of our small communities. I don't know how to help our small communities because it seems like we're being red-lined out of business with regulations.

We are continually hearing “assess risk for the complexity of the organization” – let's assess the risk between us and Wells Fargo or BOA. Stop already!



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