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**From:** Debbie Basham <debbie.basham@sbozarks.com>  
**Sent:** Thursday, September 27, 2012 4:00 PM  
**To:** Comments  
**Subject:** Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals that were recently issued for public comment by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

These proposals, if instituted, would be detrimental to small banks. There is no way that the small bank can ever meet the standards suggested to be imposed on rural community banks. The paperwork will be to the point where the community banks will not be able to continue to conduct business on behalf of its customers.

I strongly urge each one of you to oppose the proposal being set forth. I appreciate your attention to this matter.

Sincerely,

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