

From: jfturner@comcast.net [mailto:jfturner@comcast.net]

Sent: Monday, October 15, 2012 11:48 AM

To: Comments

Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, RIN 3064-D97

To the FDIC,

I am respectfully requesting that community banks be exempt from the Basel III capital standards. Basel III was never intended to apply to small community banks. It appears to be an overkill that does not translate into making a community bank a more safe and sound bank. The unintended result of this rule will hurt community banking which has been the backbone of the banking industry which serves all communities in our nation.

Please direct the Basel III where it was originally intended, not at the community banking industry.

Sincerely,

Jeffrey F. Turner
director
The Bank of Delmarva
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