



October 18, 2012

Reference: Basel III RIN 3064-AD95, 3064-AD96, 3064-D97

FDIC

550 17th St NW

Washington, DC. 20429

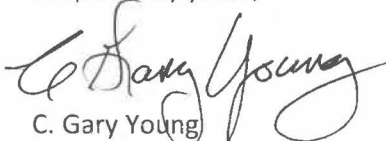
To Whom it May Concern:

For the past forty (40) years I have worked for The State of Texas Department of Banking, in large banking institutions and small community banks. I am currently working with a community bank in Central Texas with total assets of \$325 million and approximately \$190 million in securities. Texas First State Bank, a 106 year old bank that is domiciled in Riesel, Texas. I, presently serve as a Senior Vice President, commercial lending, in the Temple, Texas area. My main object is to be involved in as many of the function of this community by providing loans and deposits to Central Texas residents and small businesses. I am very much involved in trying to help consumer and businesses flourish.

In regards to the proposed requirements to be imposed upon the bank by Basel III, this will place undue burdens on the capital requirement. These increases in the capital requirement will further restrict the small community bank from help small businesses, real estate lending and consumer lending. In the proposed Basel III, the banks will be required to have a larger capital base to leverage the assets of the banks. This can and will restrict the growth of the banks and limited their abilities to serve their communities needs.

In view of the strong positions that small banks have in local communities, I respectfully request that you NOT approve the Basel III, proposal.

Respectively yours,



C. Gary Young

Senior Vice President

TEXAS FIRST STATE BANK

Riesel P.O. Box 9 Riesel, TX 76682 254/896-2371 fax: 254/896-7012

Temple P.O. Box 728 Temple, TX 76503 254/791-1000 fax: 254/791-5204



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Washington, DC 20429

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

Ladies and Gentlemen,

I am in the banking industry. I have had the opportunity to work within both small banking organizations and multi-billion dollar banking giants. I have been in Community Banking the last seven years in Temple, TX. I am a commercial lender with Texas First State Bank. With exposure to several different banks, I know first-hand that community banks have had more flexibility when it comes to helping our local businesses with their needs in a timely and fair manner.

Texas First State Bank has approximately \$325 million in assets and at this time and has approximately \$190 million in securities. This 106 year old bank is domiciled in Riesel, Texas, and is very involved in providing loans and deposits to the Central Texas residents and small businesses.

I am writing to you regarding the proposed requirements to be imposed upon the bank by Basel III. In order for a small community bank to serve its community, we have utilized Trust Preferred Securities to provide additional long-term capital. Under Basel III, this would be phased out, even though we are contractually obligated for an additional 20 years.

In a small community bank, we assist customers over a spectrum of credit standards and down-payment ability. This enables us to serve the needs of our community. Under Basel III, we will be required to maintain extra capital to support the loans of borrowers that do not meet certain proposed loan standards, and will cause us to restrict real estate lending. It will also unnecessarily increase personnel costs related to monitoring portfolios. These costs will, of course, be passed along to our customers. This will hurt our community.

In the proposed Basel III, the bank will be required to have a larger capital base to leverage the assets of the bank. This will restrict the growth of the bank and limit its ability to serve the community.

Considering the strong position of small banks in local communities, these new proposals should not be approved.

Thank you kindly for your time,

Joel Berryman, Senior Vice President

TEXAS FIRST STATE BANK

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Ladies and Gentlemen,

I am of the opinion that the Basel III proposals should not be approved.

My objection centers on the fact that the capital requirements would cause our small bank to restrict real estate lending because many of our small, community based loans would not meet certain proposed loan standards.

In addition, the restrictions placed on our utilization of Trust Preferred Securities would exacerbate the problem described in the above paragraph.

Sincerely,

Parker L. Boyd
Executive Vice President

TEXAS FIRST STATE BANK

P.O. Box 777 Gatesville, TX 76528 254/248-1616 fax: 254/248-1551



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

550 17th St NW

Washington, DC 20429

Ladies and Gentlemen,

I have worked for a community bank for several years. I am currently employed by Texas First State Bank, a 106 year old bank that is domiciled in Riesel, Texas. Our Bank has approximately \$325 million in assets and at this time and has approximately \$190 million in securities. The 106 year old bank is domiciled in Riesel, Texas, and is very involved in providing loans and deposits to the Central Texas residents and small businesses.

I am writing to you regarding the proposed requirements to be imposed upon the bank by Basel III. In order for a small community bank to serve its community, we have utilized Trust Preferred Securities to provide additional long-term capital. Under Basel III, this would be phased out, even though we are contractually obligated for an additional 20 years.

In a small community bank, we assist customers over a spectrum of credit standards and down-payment ability. This enables us to serve the needs of our community. Under Basel III, we will be required to maintain extra capital to support the loans of borrowers that do not meet certain proposed loan standards, and will cause us to restrict real estate lending. This will hurt our community.

In the proposed Basel III, the bank will be required to have a larger capital base to leverage the assets of the bank. This will restrict the growth of the bank and limit its ability to serve the community.

In light of the strong position of small banks in local communities, these new proposals should not be approved.

Sincerely,

Arlene May
SVP/Controller

TEXAS FIRST STATE BANK

Riesel P.O. Box 9 Riesel, TX 76682 254/896-2371 fax: 254/896-7012

Waco P.O. Box 2524 Waco, TX 76702-2524 254/741-0100 fax: 254/399-6969



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

550 17th St NW

Washington, DC 20429

Ladies and Gentlemen,

I have worked for community banks my whole career, nearing 28 years. My current employer is Texas First State Bank, a 106 year old bank that is domiciled in Riesel, Texas. It has approximately \$325 million in assets at this time and has approximately \$190 million in securities. The bank is very involved in providing loans and deposits to Central Texas residents and small businesses.

I am writing to you regarding the proposed requirements to be imposed upon the bank by Basel III. In order for a small community bank to serve its community, we have utilized Trust Preferred Securities to provide additional long-term capital. Under Basel II, this would be phased out, even though we are contractually obligated for an additional 20 years.

In a small community bank, we assist customers over a variety of credit standards and down-payment ability. This enables us to serve the needs of our community. Under Basel III, we will be required to maintain extra capital to support the loans of borrowers that do not meet certain proposed loan standards, and will cause us to restrict real estate lending. This will hurt of community.

In the proposed Basel III, the bank will be required to have a larger capital base to leverage the assets of the bank. This will restrict the growth of the bank and limit its ability to serve the community.

In light of the strong position of small banks in local communities, these new proposals should not be approved.

Thank you for your consideration of my request, and the request of community bankers and the customers they serve.

Sincerely,

J. Renay Gwin
Assistant Vice President

TEXAS FIRST STATE BANK

Riesel P.O. Box 9 Riesel, TX 76682 254/896-2371 fax: 254/896-7012

Waco P.O. Box 2524 Waco, TX 76702-2524 254/741-0100 fax: 254/399-6969