



October 19, 2012

Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve
System
20th Street and Constitution Avenue, N.W.
Washington, DC. 20551

Office of the Comptroller of the Currency
250 E. Street, SW
Mail Stop 2-3
Washington, DC 20219

Robert E. Feldman

Executive Secretary

Attention: Comments/Legal ESS

Federal Deposit Insurance Corporation

550 17th Street, N.W.

Washington, D.C. 20429

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Thank you for the opportunity to comment on the proposed capital rules. These rules have implications throughout the banking industry, but are especially difficult for community banks like Country Club Bank in Kansas City, MO. Although I do not understand fully the implications of the new Basel III, the senior management at my bank has made it clear that this will have adverse effects on our ability to serve our customers.

I understand the need for more stringent capitalization standards for the large, complex national and international banks that helped create the latest banking crisis, but applying these same standards to community banks like Country Club Bank will have wide ranging (and largely unknown consequences). Our mission is to remain a viable service to our communities; this will only make it harder for us to achieve our goal.

Sincerely,



Jan Wiedemann

Assistant Vice President

Financial Center Manager

Country Club Bank

Built on relationships. Investing in you.

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