

**From:** [Lois Guthrie](#)  
**To:** [Regs.Comments](#)  
**Subject:** Basel III OCC Docket ID OCC-2012-0008,0009, and 0010  
**Date:** Wednesday, October 03, 2012 3:49:40 PM

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October 3, 2012

Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve  
System  
20th Street and Constitution Avenue, N.W.  
Washington, D.C. 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 provide comment on the Basel III proposal.

I work at Whitesville State Bank as Cashier. We are a small community bank serving the local coal industry area. I come in contact daily with customers. All of our customers are local residents. Most everyone is on a first name basis and I look forward to serving them.

Our bank provides a greatly needed service to our area. Most of our customers have numerous accounts at our bank. We provide everything from checking accounts and mortgages to free notary services. Our customers know they can depend on our bank to provide for them.

The Basel III proposal will impact our bank greatly in a negative way. This will have the same impact on small community banks just as Walmart has affected small mom and pop stores. Small stores cannot compete with 'big box' stores. Small banks cannot compete with 'big box' banks.

Forcing our small bank to abide by the same rules as 'big box' banks will have a drastic effect on our ability to provide mortgages to our honest hard working coal mining customers and all of the other jobs that are driven by our local mining industry.

I ask that you reconsider this proposal.

Lois Guthrie  
Cashier

Whitesville State Bank  
Whitesville WV 25209