

From: [Lois Guthrie](#)
To: [Regs.Comments](#)
Subject: BaselIII OCC Docket ID OCC-2012-0008,0009,and0010
Date: Friday, October 05, 2012 12:56:53 PM

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 proposals ^[1] 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.

I have worked in a small community bank for several years. Also, I have lived in this area my entire life. Most of our customers are from this area and have lived here from their generations past. By imposing these rules on small banks, it will greatly affect customers who depend on our banking services, who have come to expect the same services their past generations have received from our bank. Our customers choose our bank because of the personal commitment we offer.

Imposing these new rules will greatly hinder our bank's ability to provide mortgage loans. Please reconsider exempting small banks from the same rules as large banks must adhere to.

Thank you for your time.

Marshelle Pettry
Assistant Head Teller
Whiteville State Bank
Whitesville, WV 25209

[1]

The proposals are titled: *Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions*; *Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets*; *Market Discipline and Disclosure Requirements*; and *Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules*; *Market Risk Capital Rule*.