

September 25, 2012

Robert E. Feldman, Executive Secretary
Attention: Comments/Legal ESS,
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re: RIN 3064-AD95 Basel III NRP

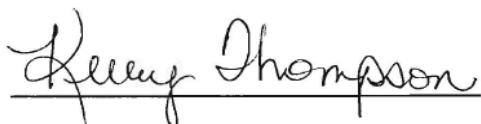
Dear Sir:

Thank you for the opportunity to provide comment on the Basel III proposals 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.

Our bank is a small community bank with total assets of \$45.8M in a town of less than 1000 population. Small banks like ours are considered the backbone of our community. The capital requirements that are being considered would have negative consequences for all small banks. I believe the current capital standards for small banks provide a good balance of safety and soundness measurement and our ability to continue to serve our customers.

Thank you for your consideration.

Sincerely,



Kelley Thompson
Acting CEO
First State Bank
Valliant, OK