

From: Jeff Williams [mailto:jeff.williams@sbozarks.com]

Sent: Tuesday, August 07, 2012 1:39 PM

To: Comments

Subject: Basel III

If the basel III plan is implemented it will be detrimental to small community banks that do not have the resources of the larger institutions. The larger institutions are the cause of this anyway, and not the community banks. These type regulations are what aide in crisis with small banks instead of being helpful. We make it on our own in the community bank industry or you will close us down, but the large banks get a bailout. Doesn't seem fair to me. Stop the unnecessary regulations on us and start regulate where it is needed **the large banks**.

Respectfully,

Jeff Williams

Exec. VP