

September 18, 2012

Robert E. Feldman, Executive Secretary  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

RE: Comment on Basel III Capital Requirements

Gentlemen:

I am a employee at Miami Savings Bank, Miamitown, Ohio and believe this proposed regulation will be unnecessarily complex and expensive for us to implement and more important it will provide very little benefit for massive economic harm. The punitive capital charges on all but standardized loans will have unintended adverse consequences for our local economy as well as our bank.

Clearly, Basel III was designed to apply to the largest, interconnected international banks. Applying the same regulatory capital standards to community banks in a one-size-fits-all format demonstrates a failure to appreciate the fundamental differences between money center banks and community banks.

I hope you will consider exempting all community banks from this proposed regulation. Community banks like our's, already have plenty of other new regulations to read, understand and implement.

Very truly yours,



Michael Moeller