
From: BARTHOLOMEW CONSTRUCTION CO Owner <dbcc200@msn.com>
Sent: Saturday, October 20, 2012 12:27 PM
To: Comments
Subject: Basel III

Mr. Robert Feldman,

As a Director of a relatively small Community Bank with total assets under \$200 million I would hope the FDIC would exempt such banks from the proposed Basel III. In my opinion Community Banks with total assets under approx. \$750 million could operate best under Basel I.

Such banks are already under some regulatory burdens that discourage loans to small businesses. We are seeing this in our community and it comes at a time when small business start ups are so vital to the growth of our city.

Please recognize the need for more commercial development in communities such as ours.

Sincerely,
Donald R. Bartholomew
Director of People's Bank
2020 Gateway Drive
Carlisle, Iowa 50047