
From: Gordon Waller <gwaller@fsbtrust.com>
Sent: Monday, October 22, 2012 9:43 AM
To: regs.comments@federalreserve.gov
Cc: regs.comments@occ.treas.gov; Comments
Subject: BASEL III Proposals

Ladies and Gentlemen,

I appreciate the opportunity to comment on the BASEL III proposals.

We like most other community banks in our country want to make sure we are able to continue serving communities in the way we have in the past.

I have many concerns like other community banks that this BASEL III proposal will have a severe impact on most of the community banks in this country. I strongly urge you to consider this impact and to consider a possible exemption for most of our community banks from the bulk of these rules.

Thank you for your consideration.

Gordon Waller
President/CEO



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