

BLACKHAWK BANK & TRUST
301 Fourth Street West
P.P. Box 1100
Milan, Illinois 61264

September 6, 2012

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

Re: Basel III Comments
RIN 3064-AD95 & RIN 3064-AD96

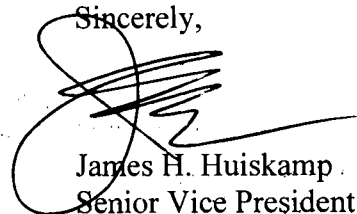
Dear Mr. Feldman:

Community Banks should be exempted from the requirements of Basel III. These requirements were initially set for Large International Banks that have large risks from activities that are not common to Community Banks. If these requirements are required, the added regulatory burden will encourage many Community Bankers to sell out their banks to the large money center banks.

If the goal is to become like Europe, this proposal will assist that goal. Community Banks will sell out their franchises and America will become like Europe with just a few National Banks.

Community Banks are already highly regulated and already have capital plans in excess of money center banks. Address the real problem, which is low capital at banks that deal in derivatives, correlation trading, options, etc. Community Banks are not the problem. Please don't pursue new regulations that will make it more difficult for them to operate.

Sincerely,



James H. Huiskamp
Senior Vice President