



# Alpine Banks of Colorado

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## Administration

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October 17, 2012

Mr. Robert E. Feldman, Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street N.W.  
Washington, DC 20429

Delivered via email comments@FDIC.gov

Dear Mr. Feldman:

I have been a community banker in excess of 38 years on the western slope of Colorado working for Alpine Bank. My role is one of an executive officer and director of an organization that truly epitomizes what a true "main street" or community bank is. We serve consumers and small businesses with our 37 locations and have always been a strong resource for our communities whether it is using our financial expertise, lending ability, or community volunteer involvement.

Over the years, we have dealt with many regulatory changes and continued to maintain our success as a financial leader in the industry. I am somewhat concerned with the changes being proposed by Basel III, that we (or community banking as an industry), will not be able to say that any longer. Basel III raises many questions having to do with long-term viability of banks and the availability of credit for the communities we serve.

The past few years we have continued to hear from the public, government, media, and others to lend more and create more jobs to help get the economy back on track. With the constraints being proposed by Basel III, I know that we, and many other banks, will have restraints on our ability to extend more credit, have to take less risk, and have fewer opportunities to help our local businesses and consumers. Banks caught between popular demand for more credit and regulators aversion to risk, is not what we need as a country. Society is not well served by risk-free banks that make no loans.

We believe this will have a huge negative impact on our 100,000+ customers, the general economy, and most importantly, the future of our community.

Sincerely yours,

Kris Gardner  
Executive Vice President

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