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August 2, 2012

Robert E. Feldman, Executive Secretary
Attention: Comments/Legal ESS
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Mr. Feldman:

The Richland County Bank, being a conservative community bank, should have no problem meeting the ratio requirements with our current and historic mythology of operations.

The concern after listening to the FDIC presentation on Basil III on July 31, 2012, is the time commitment of personnel to document the requirements, which costs excessive money from the bottom line; this dilutes a ratio. Our history and performance shows we and many other community bankers are not high risk.

I must compliment the FDIC on their presentation, as it was much more helpful than the presentation by the FRB which I attended via telephone on July 16, 2012. We will also be attending, via telephone, the WBA presentation on August 14, 2012.

In conclusion, I believe it would serve both the public and community banks better if the requirements could be a short form or exclude the small community banks from this excessive and costly requirements.

Sincerely,

RICHLAND COUNTY BANK

A handwritten signature in cursive script that reads "Dorsey P. Ames, Cashier".

Dorsey P. Ames, Cashier