

**From:** Walker Farish [mailto:wfarish@NorthStateBank.com]  
**Sent:** Tuesday, September 04, 2012 12:12 PM  
**To:** Comments  
**Subject:** FDIC RIN 3064-AD95

Thank you for the opportunity to comment on the capital proposals. While we all want a strong banking system, these proposals require more capital while eliminating capital components that have been available for years. It seems unreasonable to hold us, a smaller community bank to the same standards as the large, international, complex banks. We appreciate the extended comment period, but we also need an extended implementation period if the proposals become requirements. Please reconsider the timing of implementation and the one-size fits all approach

Walker Farish  
SVP / Credit Administration Officer  
**North State Bank**  
Office Phone: 919-719-4497  
Cell Phone: 919-614-1211  
FAX 866-546-3490