

From: Fort Davis State Bank, Jim Dyer
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Hey Folks,

Please reconsider this Basel III rule. It is going to put a lot of small community banks out of business or force us to merge with larger banks that don't care about our small businesses or local community folks. I realize the larger, too big to fail banks need more capital but don't punish the small town banks because of their failures and inadequacies. We serve a small community of less than 1500 people in West Texas near the Mexican Border and we are less than \$80 Million in asset size. This Basel III looks like it will make it impossible for us to stay in business and serve our small business owners and help our mainly poor local community. Is this really what you want to do? Put all the small town banks out of business as a result of your police action against the too big to fail banks? I would ask that you consider giving the small community banks under \$250 Million in Assets a break on these rules and make them exempt. The amount of regulations on us now makes it where we spend more time trying to comply with the new regulations than we do trying to service the needs of our customers and small business owners. Please stop with all the new regulations like Dodd - Frank, BSA , Fair Lending, & etc. and so one we don't have and can't afford the staff to comply with all these new regulations you keep piling on us. You guys are making it almost impossible for the small banks to survive.

Sincerely,

Jim Dyer
Fort Davis State Bank