

From: Salem Bancshares, Inc., Scott D. Ball
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Please extend the comment deadline on this important piece of legislation. An eleven week comment period is simply not adequate time to respond. This legislation would profoundly and negatively impact every bank and every community in our country. As a community banker, I ask for a reprieve from more, costly, unnecessary regulations that are choking the life out of small financial institutions.

Scott D. Ball, Director
Salem Bancshares, Inc.