

From: Darren Wodrich
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Dear Sirs:

I am writing this letter as a concerned, small community, banker with regards to the Basel III proposed regulation. This regulation will severely impact small community banks by imposing higher capital requirements, by increasing the risk weights on some assets. This could negatively impact their lending ability. Community banks are the backbones of the communities they serve. Crippling their lending abilities, in an already diminished lending environment could have devastating effects. With that in mind, I would request that the comment period, for this regulation, be extended to allow more time to fully explore the potentially harmful effects this regulation could cause. Thank you, in advance for concern and immediate attention in this matter.

Darren G. Wodrich
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