

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

---

Comments:

To Whom It May Concern,

Please extend the comment period for the new Basel III capital requirements.

Once again, it appears problems primarily caused by the largest of financial institutions have resulted in the new Basel III capital standards proposal. Unfortunately, those standards are also being imposed on community banks, who as a rule, had nothing to do with causing the financial crisis. Community banks do not have the resources to independently read and interpret the continuing avalanche of new regulations. We must rely on our banking associations, industry consultants, and banking regulators for assistance in the interpretation of those regs.

Don Lueger