

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

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Comments:

Dear Sir,

As an investor and board member of a \$700 Million community bank which did not take tarp money, we don't need more restrictions and regulations to compete with the super large banks that have been part of the financial problems of the past few years.

We urge you to give us more time to present the concerns of community banks that feel they are being unfairly thrown into a category, with unwarranted restrictions although we have been able to serve our customers and communities adequately. Our biggest problem is competing with the very low rates the megabanks are offering to our customers in an effect to put us out of business. They have access to funds apparently that allows them behemoth operations to undercut the community banks, banks that stood by and continue to stand by their customers.

We urge you to allow an additional 90 days to present our side of the banking issues that may need to be addressed to get the economy rolling again.

Yours Truly,

Gordon P Connor







