

From: Cedar Valley Bank & Trust, Karen Podhajsky
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Docket No. R-1430; RIN No. 7100-AD87

Please exempt community banks from the proposed Basel III capital rules, and allow community banks to operate under the Basel I Capital Regulations.

We are a bank of \$55 million, and it would be such a high regulatory requirement that would be hard to meet. It could destroy many of the locally owned community banks.

Sincerely,

Karen Podhajsky
VP/Cashier
Cedar Valley Bank & Trust