



# New Tripoli Bank

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September 28, 2012

Ms. Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

Re: Basel III

Dear Ms. Johnson:

I agree with the enclosed report from Seifried & Brew, LLC that Basel III will be a bad thing for Community Banks.

I have been involved in Banking for forty years and this regulation makes absolutely no sense.

I welcome the opportunity to discuss it with you. I can be reached at 610-298-8811.

Sincerely,

David R. Hunsicker  
Chairman/President/CEO

Enclosure