



Established in 1916

CASTLE ROCK BANK

Daniel H. Nicolai, President

Oct. 17, 2012

Jennifer J. Johnson

Board of Governors of the Federal Reserve System

20th Street and Constitution Ave. N. W.

Washington, D.C. 20551

We have a Bauer, 5 star rated, community bank. We personally know our customers and are here to serve this community. We are overwhelmed by government regulation. Adding Basel 111 capital proposals will add unnecessary burdens to our bank, the customers we serve, small businesses and local governments.

These regulations are forcing small community banks to sell out to huge regional banks.

Sincerely yours,

LaVonne Nicolai

LaVonne Nicolai VP

Castle Rock Bank

Box 9

Farmington, MN. 55024

*Rural America
is worth saving!*

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