



GREAT PLAINS NATIONAL BANK

**HOLLIS**

Ph. (580) 688-3323
FAX (580) 688-9178

SAYRE

Ph. (580) 928-3311
FAX (580) 928-9670

MANGUM

Ph. (580) 782-5555
FAX (580) 782-3821

GRANITE

Ph. (580) 535-2142
FAX (580) 535-2326

ELK CITY NORTH

Ph. (580) 225-2265
FAX (580) 225-0445

BURNS FLAT

Ph. (580) 562-3356
FAX (580) 562-3402

CORDELL

Ph. (580) 832-3400
FAX (580) 832-2435

ELK CITY SOUTH

Ph. (580) 225-2211
FAX (580) 225-5911

HOBART

Ph. (580) 726-2212
FAX (580) 726-3309

ELK CITY WAL-MART

Ph. (580) 225-2028
FAX (580) 225-2062

GPN MORTGAGE LPO

Ph. (405) 720-7064
FAX (405) 329-1909

TUTTLE

Ph. (405) 381-9744
FAX (405) 381-9981

PIEDMONT

Ph. (405) 720-7064
FAX (405) 329-1909

**ADMINISTRATIVE
OFFICE:**

www.gpnbank.com

P.O. Box 310
Sayre, OK 73662-0310
October 15, 2012

The Honorable Ben Bernanke
Chairman
The Federal Reserve System
20th Street and Constitution Ave., N.W.
Washington DC 20429

Dear Chairman Bernanke,

As a director of a small community bank and a member of the Asset Liability Committee, I am writing to you about my concern if the Basel III capital standards are applied to community banks.

Great Plains National Bank is a sub chapter S bank, and the securities portfolio holds a significant number of municipal bonds. Some of these bonds improve elementary and secondary schooling in our trade area and help us support our communities. When interest rates rise, the portfolio will lose value, adversely affecting our capital numbers.

Keeping capital strong is an important part of our job as directors. The new global rules would add more stress to doing our job in rural America.

Sincerely yours,

Marsha Dickinson