

October 12, 2012

Ladies and Gentlemen:

Re: Community Bank Exemption from Basel III, thus operating under Basel I

Thank you for allowing me the opportunity to express my opinion/concern of the impact of Basel III on our community bank.

The intent of this proposal is to mirror the Basel III International Accord, which targeted only the largest, internationally active banks. The scope of this proposal looks to impact all U.S. banks not just the large "to big to fail" banks.

Basel III would destroy the existence of friendly customer based community banks in my opinion. This proposal would implement a new minimum capital requirement that community bank need years to build. In addition to that, the implementation of this plan is scheduled to tip off January 2013 when banks are already attempting to recover from the existing financial crisis, recession, and depressed real estate values.

Sincerely,

Jennifer Nevarez