

October 12, 2012

Ladies and Gentlemen,

First of all thank you for allowing me to provide my comments on the Basel III proposals that were issued for public comment by the Federal Reserve Board.

If the Basel III proposal does pass it can affect my job in many ways. I work for a community bank in Roswell, NM and not only will it affect me and my job but it also will effect how we serve our community. Our bank is all about our customers and serving them to the best of our ability without making them feel like they are just a number or do not matter like with other larger banks that only pay attention to you if you have a large amount of money. We go over and beyond to help our customers in our community and I really think that if Basel III passes our customers will also be left behind like we will be. Coming from banking with a large bank I know how I was treated there and coming to a community bank has made a big difference, it is amazing how much our bank does for our customers regardless if they have millions of dollars or not they try and help you as best they can. To giving you a small loan to help build or fix your credit to finding out why a certain transaction ran through your account that maybe they weren't aware about. This is why I think keeping community banks around is very important to not only me, but our customers.

Sincerely,

Lindsey Dubiel