

October 7, 2012

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

Office of the Comptroller of the Currency  
250 E Street, SW  
Mail Stop 2-3  
Washington, DC 20219

Robert E. Feldman  
Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation,  
550 17th Street, N.W.  
Washington, D.C. 20429

Re: Basel III Capital Proposals

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals that were recently issued for public comment by the Federal Reserve Board, the Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation.

Last week I attended a West Virginia Community Bankers Director's conference where the Basel III topic was discussed.

The Basel III topic gave me great concern. A small bank like our community bank will have a hard time surviving. The affect this will have on capital will greatly impact our making loans to our customers, as well as, paying a respectable dividend to our shareholders.

I ask that you consider my comments and the hardship that Basel III will have on all small community banks.

Sincerely,

John P. Burns, JR.,  
Director – Bank of Charles Town