

From: Sydney Sherrid
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Federal Reserve Board-

It is imperative that Community Banks are designated exempt from the Basel III Rules. These banks are critical to the health of our communities and are essential to a turn around in our economy. To burden them with these rules, that were intended for the largest and systemically important banks, is counter productive to improving the health of our financial system.

Our community banks are not responsible for the reckless behavior that resulted in the recent financial crisis and should not be penalized. Including them in the Basel III Rules in exactly contrary to improving the safety of the American public by possibly forcing them out of business and making the "Too Big to Fail Banks" bigger yet.

Please make every effort to help rectify this injustice.

Sincerely,

Sydney Sherrid