KRESS NATIONAL BANK
"A Good Bank to Grow With"

JOHN C. MURRAY
President/ CEO
Chairman of the Board

October 18, 2012

Ben Bernanke, Chairman
Federal Reserve Board of Governors
20th. and C. Street, NW
Washington, D.D. 20551

Thomas J. Curry, Comptroller
Office of the Comptroller of the Currency
250 E. Street, SW
Washington, D.C. 20219

Martin J. Gruenberg, Acting Chairman
Federal Deposit Insurance Corporation
550 17th. Street, NW
Washington, D.C. 20429

Re: Basel III Docket ID: OCC-2012-0008, 0009, and 0010;
Basel III Docket No. R-1442
Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Dear Comptroller Curry, Chairman Bernanke, and Acting Chairman Gruenberg:

I am writing you today on behalf of the Kress National Bank, Kress, Texas, small $40MM West Texas community bank who is about to celebrate it's 50th. anniversary. We here at Kress National see the horrible harm that is about to be handed our community banks and customers regarding the Basel III Notice of Proposed Regulations. Under rules and regulations of Basel III and Dodd-Frank we will see the rapid consolidation of community banks leaving only a few mega institutions. We would like to see Kress National Bank around for another 50+ years.

Even though there are a few good intentions behind these regulations, such as strong capital requirements, continued strengthening of mortgage lending, etc. the regulatory burden has been and will continue to be tremendous. Small communities like Kress, Texas will suffer greatly as a result of these new regulations. We would like for you to reconsider your views on these issues. Thank you for your time and what you do for us.

Sincerely,

John C. Murray
Kress National Bank
Kress, Texas 79052

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