

# Platte Medical Clinic

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## FAMILY MEDICINE

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## GERIATRICS

Carl M. Myers, M.D., F.A.A.F.P.

## OFFICE MANAGER

Lori A. Norris, FACMPE

October 17, 2012

Robert E. Feldman, Executive Secretary  
Attention: Comments/Legal ESS  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429  
Via email at [comments@fdic.gov](mailto:comments@fdic.gov)

Re: FDIC RIN 3064-AD95, FDIC RIN 3064-AD96  
and FDIC RIN 3064-AD97

Dear Mr. Feldman:

I have served as an advisory director of Platte Valley Bank of Missouri for over 27 years and am writing to express my concern with the proposed Basel III implementation.

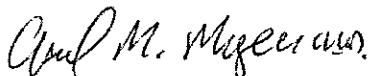
The Basel III proposal would narrow the definition of capital and increase the risk weightings of most assets for all banks and could be life threatening for some banks.

I am especially concerned about the new risk weightings for 1-4 residential loans. The banks that would be most impacted by the weightings are those with junior liens, HELOCs and balloon loans. This would have a huge impact on my bank and my community!

I was raised in Platte City and have served the community as a physician for many years. I know and have experienced personally and professionally the importance of the role a community bank plays in my hometown!

This proposal would significantly and negatively alter the way my bank serves its customers and community and is unacceptable as we strive to improve and grow the American economy.

Thanks for your time and consideration,



Carl M. Myers, M.D., F.A.A.F.P.

Cc: OCC  
Federal Reserve Board

