

October 9, 2012

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.

Whitesville State Banks is a community institution in Whitesville, WV, with three branches serving customers in Boone and Raleigh County. These proposals would have a significant impact on the nature of financial services in the United States, including for our bank. Due to the broad scope of the proposals and their applicability to all business lines across all banks, we need sufficient time to evaluate the operational complexities of the proposals and understand their significant impact.

We like most other community banks in our country want to make sure we are able to continue serving our communities in the way we have in the past. A stable economy is dependent on job growth and job growth is dependent on availability of capital to fund the small businesses of our communities that produce most of the jobs. We want to ensure that the new rules do not reduce the ability of our community banks to provide this capital.

Thank you,

Tammie Hurst
Whitesville State Bank
Crab Orchard Branch