

From: The Bank of Fayette County, McCall Wilson
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

As a community banker, I understand the importance of equity in a small business. As a former Certified Public Accountant, I understand the inherent difficulties in not only defining "capital" but also complying with and calculating the defined ratios. I request The Board examine and carefully consider the impact of the proposed rules. Can we comply? Yes. Will it negatively impact our bank and therefore our community? Yes. With each regulation, with each additional requirement, the banking system is becoming inefficient and overburdened. Once we reach the tipping point, capital will flee from banks and our communities will suffer.

H. McCall Wilson, Jr.
The Bank of Fayette County