

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

---

Comments:

I am a correspondent banker for Commerce Bank in Kansas City. Prior to Commerce, I was with the Federal Reserve Bank of Kansas City. I have been in the trenches working with and calling on community banks in Missouri, Kansas and Iowa for the past 10 years. I am seeing firsthand how the new bank regulations and the threat of Basel III are unnecessarily burdening these institutions. Dodd-Frank creates a compliance burden that is unaffordable and Basel III increases capital requirements and creates a cumbersome and confusing formula that is unnecessary for relationship driven community banks.

These community banks are the life blood of their communities. They finance entrepreneurs, farmers and their citizens. They are job creators and they stimulate the economy. I am in their banks and see the relationships they have with their customers. They provide a tremendous service to the citizens of our country and these regulations threaten their very existence. Please reconsider the implementation of these burdensome regulations.  
Thank you for your consideration.

Sincerely,

Jeanette Marcel