

From: Monterey County Bank, Charles Chrietzberg
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Please do not include our small ,locally owned community bank
With \$210 mil in total assets in this fiasco.

Charles T. Chrietzberg, Jr
Monterey County Bank