



COPIAH BANK

*"Make Our Bank Your Bank"*SM 

HAZLEHURST MAIN OFFICE

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October 5, 2012

The Honorable Tom Curry
Comptroller
Office of the Comptroller of the Currency
250 E. Street, S.W.
Washington, D.C. 20219

The Honorable Ben Bernanke
Chairman
The Federal Reserve System
20th Street & Constitution Avenue NW
Washington, D.C. 20429

The Honorable Martin J. Gruenberg
Chairman
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Dear Sirs:

I am a stockholder and a member of the Board of Directors of a community bank in a small township in central Mississippi.

I do not profess by any means to be an expert or fully understand what consequences community banks may experience with implementation of Basel III, but I do know the integrity and character of the officers that comprise the leadership of my bank. When they tell me that compliance with this provision will place extraordinary difficulty on this bank and perhaps eliminate services that this bank has provided for decades, then I believe them and have grave concerns for the stockholders and the citizens of this community who have supported and trusted this bank for over a century.

I do further believe implementation of Basel III will proliferate the bank merger process and essentially eliminate many community banks, which have been the backbone of small communities in America. This cannot be the intent of Basel III.

I respectfully encourage that you reconsider Basel III and further evaluate considerations and recommendations from the American Bankers Association.

Sincerely,

D. R. Thompson