

October 28, 2012  
P. O. Box 226  
Swansea, Ma 02777

Jennifer J. Johnson, Secretary  
Board of Governors of Federal Reserve System  
20<sup>th</sup> St. and Constitution Ave. NW  
Washington, DC 20551

Dear Madam Secretary,

I would like to express my concerns on the proposed Basel 111 Rules. I am a Director of a community bank with assets of 930 million dollars.

For over 125 years, Bay Coast Bank, formerly, Citizens Union Bank has been serving the Greater Fall River Area. In 2011 the bank made charitable contributions within our local community of over \$400,000.

It is my understanding that the proposed Basel 111 Rules will make it more difficult for people to obtain a mortgage from a bank such as Bay Coast.

Please consider the negative effects this rule would have on Community Banks and the people we serve.

Sincerely,

  
Richard K. Gunther

CC:

Honorable John Kerry  
Honorable Scott Brown  
Honorable James P. McGovern