

From: The Home Loan Savings Bank, Brandon Hayes  
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules  
Subject: Regs H & Y Regulatory Capital Proposals

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Comments:

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basell III proposals that were recently approved by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation (collectively the "banking agencies").

130 years ago was a different time, where way of life was slower and we did not have computers and technology to depend on for our financial issues. Going to the bank was a meaningful visit where you dealt with people you knew and with people that understood your financial situation. You were known by your first name and a simple hand shake went a long way. At the Home Loan Savings Bank we have stayed true to that very notion and have dedicated ourselves to our customer's wellbeing by taking the time to get to know them and follow them through their financial endeavors. The Home Loan Savings Bank has been a vital part of our community for 130 years and has helped our customers fulfill their dream of owning a home, running a business, or putting their children through college. We rely on the strength of our organization that we have worked hard for 130 years to provide a safe place for our customers to help secure their financial futures.

I strongly oppose the Basel III Capital Proposals. The Home Loan Savings Bank is an institution that believes in and is dedicated not only to our stockholders, but to our communities. By increasing our Capital requirements this would limit our ability to keep our customers moving forward. Community banks were not the institutions that created the current economic environment and we should not have to change our business model to pay for other's greedy decisions. We only like to lend in the communities that we are located and the immediate surrounding areas. We understand our customer's concerns and we have been right there providing for them for 130 years. Banks like the Home Loan Savings Bank provide the very fabric of our great nation and give citizens the opportunity to live the American Dream and move forward with goals and aspirations'. By passing this piece of legislation you will be cramping our ability to keep the same promise we have been delivering on for so long. This proposal would make it more difficult for a bank our size to stay complete in the marketplace. We would potentially have to sacrifice jobs, products and growth if this proposal is passed. In small communities like we serve one job loss carries much burden and it has an indirect effect on all business.

We have and will always keep a conservative view on banking because we believe that building relationships with people and listening to their concerns or dreams is what keeps us going forward.

Again, I strongly oppose this proposal. I urge you to consider the impact this would have on the community banks and how valuable they are to their communities. We work extremely hard to have a balanced budget and every item

like this proposal, not only effects our ability to maintain a profit, but it more importantly effects the hard working American citizen and their families.

Thank you for your time and consideration,

Brandon D Hayes  
The Home Loan Savings Bank