From: Richard Sawyer

Proposal: 1463 (RIN 7100 AE-01) Revised Capital Framework to Capital Plan and Stress Test

Rules

Subject: Regulations Y and YY--Capital Plan and Stress Test Rules

Comments:

Date: Oct 28, 2013

Proposal: Regulations Y and YY - Application of the Revised Capital Framework to the Capital Plan

and Stress Test Rules [R-1463]

Document ID: R-1463

Revision: 1

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Your comment:

It is time you received pressure from someplace other than the banking industry. Implement the Dodd-Frank reforms. This industry is NOT self-regulating and greed will once again destroy the system if YOU do not act and do the right thing for the people of our country.