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Comments:

All banks need to be responsible to the citizens of America. Our money helped them. They made horrendous errors in using the money people of America invested in them. The ratings they received need to reflect that. A teacher who violates a contract does not get a superior or excellent rating. What does a bank rating mean to anyone if it does not reflect the actions of the bank affecting the people in the community? We have a huge financial recession because of some of the banks.