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Do not allow the big banks to write their own policy on how they should be graded! Those that helped cause our financial crisis should in no way have any voice in making policy. They need to be looked at clearly and their impact on the entire country's economy graded honestly. They must be held accountable for their actions and held in check to avoid giving them opportunities to do the same thing again. I am sick to death of hearing about the vast wealth they generate for themselves on the backs of all of us across the country who struggle every day just to eat and maintain some kind of a roof over our heads.