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The banks have used loopholes in banking regulations to rape the American public, and to use their influence and affiliations to manipulate the way they are rated as financial institutions. They need to be rated based on their total overall performance, not on the word that their good buddy gives them. Put them in the position that they have to work to earn the rating they have, and if their performance goes downhill, so does their rating. The people in our nation can't trust banks if they have ways to avoid regulations, they need to earn our trust or cease to exist. That would be the fate of any other business in our country, they can't be excluded.