

From: Debra Mucci
Proposal: 1432 (RIN 7100 AD 82) Reg. V V - Proprietary Trading and Certain Interests In, and Relationships
Subject: Volcker Rule -- Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and R

Comments:

Sir:

I worked in the commercial banking industry for years and I lost my job because of the games J.P. Morgan has played for years with its commercial clients. My very own department was selling derivatives to its clients!!! And when a client called one time for an explanation of derivatives, the call had to be handled by senior management as none of the other staff could explain what was being sold.

I can tell you first hand that senior management knew what they were doing when they sold derivatives and they continued to sell them regardless of the risk involved.

When I lost my job all other employees lost their jobs except for senior management - all of whom were moved into other areas and relocated into another position. Only lower level employees lost their jobs when J.P. Morgan Chase lost billions through their underhanded deed.

Thank you.

Debra Mucci