

From: Dawn Sinnott
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:

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Proposal: Regulations Y and YY - Application of the Revised Capital Framework to the Capital Plan and Stress Test Rules [R-1463]

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Your comment: I encourage the Federal Reserve officers to implement all aspects of the Dodd-Frank Reform Bill as strictly as possible. I am a fairly well-informed citizen and I have heard that financial institutions have challenged these reforms in court and with pressure on all concerned. I would like the Board to receive some pressure from someone other than the industry.

For all of our sakes, do the right thing. Even Alan Greenspan states that reform is necessary and, oops, the market is not self-regulating. Again, please protect our nation from the greed rampant on Wall Street and institute all of the proposed Regulation Y and YY (R-1463).