

From: Bernard Fine

Proposal: 1479 (RIN 7100-AE10) Regulation: Physical Commodities-FHCs (ANPR)

Subject: Physical Commodities-FHCs

Comments:

It just doesn't make sense for banks to be speculating with their depositors money.

If I go to my bank and say that I want to borrow \$100,000 for some fly-by-night project, they would give me all sorts of reasons for not supporting me.

I suggest they take heed of their own practices regarding their own customers before going off the deep end themselves.

Bernard Fine