

From: Tinee Carraker  
Proposal: 1547 (AE58) Regs Q & Y- Risk-based Capital and Other Regulatory Requirements for Activities of FHC's  
Subject: Regulations Q and Y

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Comments:

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Proposal:Regulations Q and Y: Risk-based Capital and Other Regulatory Requirements for Activities of Financial Holding Companies Related to Physical Commodities and Risk-based Capital Requirements for Merchant Banking Investments [R-1547]

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Your comment:Banks seem to forget they are being entrusted with other peoples property regardless of form. The best way to lower risk is for banks to follow the banking rules. Dont steal or do anything with a depositors account without their full knowledge of what is going on. When a problem is brought to a banks attention that problem should be addressed not covered up. Covering up ill gotten gain will cost the bank board in the long run.