

From: Tinee A. Carraker
Proposal: 1605 (RIN7100-AF04) Regulatory Capital Rules
Subject: R-1605

Comments:

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Proposal: Regulatory Capital Rules: Implementation and Transition of the Current Expected Credit Losses Methodology for Allowances and Related Adjustments to the Regulatory Capital Rules and Conforming Amendments to Other Regulations [R-1605]

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Your comment: JP Morgan Chase, Wells Fargo, Bank of America, Navy Federal Credit Union and First Bank Holding Company went against the Federal Reserve Act, GAAP, United States Code and the Uniform Code to enrich themselves.

They mislead lower Courts and the Ninth Circuit to hide doing this. If any changes are made please include holding parties accountable that go against banking rules and regulations. Right now banks do as they please and no one is stopping them.