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OCC

Volcker Rule generally restricts banking entities from engaging in proprietary trading and from owning or sponsoring hedge funds or private equity funds.

Since 2016 5 banks & their lawyers have proven to me they were willing to enrich themselves at ANY cost. They were willing to lie to US government agencies, regulators, members of the Senate, members of Congress and the US Courts.

Not one of the banks cared the internet was documenting everything. Each bank told on themselves in both their own words and actions.

The internet never forgets.

All 5 banks felt confident & comfortable lying to Judges faces. Which means they were confident & comfortable lying to the OCC.

No bank should feel comfortable or confident to do what they did.

If a community bank wants to be exempt from the Volcker Rule they should have to earn that right. The OCC should be able to test Volcker Rule exempt community banks at random without any advance notice to keep exemption status. Fail 3 times and the community bank must wait 10 years before it can apply for Volcker Rule exemption again. Fail 1 time during second chance and the community bank can never be exempt again.

Anything worth doing is not going to be easy.

I lived through the last financial crisis. I remember the damage it caused. I watched people loose everything because of bank lies.

A community bank can make a community better or ruin it with its banking practices.

Tinee Carraker
Buckeye Arizona

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