

ANONYMOUS

Proposal and Comment Information

Title: Prohibition on Use of Reputation Risk or Other Supervisory Tools to Encourage or Compel Banking Organizations to Engage in Politicized or Unlawful Discrimination, R-1884

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Submitter Information

Name: Anonymous

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The function of a financial institution such as a bank or payment processor is to enable transactions for their customers. If their own assets are not at stake such as offering a loan, then they hold no lawful bearing on how that money should be spent. The reputation of a banking system should be from the services it does offer, its convenience, and its customer assistance. No one looks at a customer's transactions and links these actions, legal or illegal, to those of the bank, and limiting a customer out of fear of some loss of dignity is only harmful from the view of the customers.

The only responsibility the banking organization should have is to work with law enforcement in case a customer's actions have been indeed deemed illegal.