

JULIAN BARKLEY

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

Comment ID: FR-2026-0002-01-C9127

Submitter Information

Name: Julian Barkley

Submitted Date: 03/12/2026

Hello,

My name is JB, it is wonderful to have this opportunity to share my thoughts on this proposed rule.

I am a hardworking citizen of this nation. I earn my money; money this is legally backed by our government and created by our government with the sole idea that when I work, and am rightfully paid, that I am able to use it to buy any legally obtainable item that I want.

And in that vein exists my problem with current payment processors and banking institutions, including (but not limited to) VISA and MasterCard. VISA and MasterCard represent the largest payment processors in the United States and it is through them that I am able to use the digital currency in my bank account-- money that belongs to me, mind you-- to buy items that I want. Items that the US government has deemed legal for me the purchase.

VISA and MasterCard are not the government. They are not government agencies and they do not have the power to enforce laws of their making. When i am engaged in legal activities, they do not have the power to decide what I, as an American citizen, can or cannot do with my money. What ethical or moral issues they may have with my spending or any other person's spending in this nation is irrelevant to the simple fact that they do not have the right to decide where I can spend my money. Their ethical codes are not legal codes. Their ethical, political, or moral stances do not trump my Constitutional right to use the legal tender this nation has given me.

If they attempt to block me or anyone else from using money the government has created, then they need to be either be 1) prevented from doing so or 2) punished severely from impeding on what I do with my money.

In that, I support any rule that prohibits payment processors and other financial/banking institutions from using their power to unlawfully violate my access to and use of legally obtained currency.

Thank you.