

PATRICIA MASSEY

Proposal and Comment Information

Title: Permitted Payment Stablecoin Issuer Customer Identification Program, R-1885

Comment ID: FR-2026-0005-01-C04

Submitter Information

Name: Patricia Massey

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To Whom It May Concern,

I support a clear and balanced regulatory framework for digital assets and stablecoins that protects consumers while allowing innovation to flourish in the United States.

States like Wyoming have shown that innovation and responsible regulation can work together. The SPDI banking framework demonstrates that digital assets can operate within a regulated financial system while maintaining oversight and accountability.

I encourage regulators to adopt policies that provide legal clarity, promote responsible innovation, and allow banks and digital asset companies to compete globally. Regulatory certainty will help keep investment, jobs, and technological leadership in the United States rather than pushing them overseas.

I believe thoughtful regulation can strengthen our financial system while preserving safety, transparency, and consumer confidence.

Thank you for your consideration.

Respectfully,
Patricia (Patti) Massey