

ALLISON WILLIAMS HILL

Proposal and Comment Information

Title: Regulatory Capital Rule: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations, R-1887

Comment ID: FR-2026-0007-01-C06

Submitter Information

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I am an individual depositor writing to oppose the proposed reduction in capital requirements for large banking institutions.

Regardless of Obama's Christmas gift of signing law that describes people who deposit money in banks as INVESTORS because banks, after the Glass Steagall Act, have little regard for depositors. The decisions to not inform me or any other citizen of our relationship with fiduciary institutions is inexcusable. These "last minute" change to greedily keep as much money as possible is offensive in showing exactly what is thought of the people who deposit money for banks to use rather shoddily. they will get theirs.

The FDIC's Deposit Insurance Fund currently holds approximately \$1.17 for every \$100 in insured deposits. Three of the four largest bank failures in American history occurred in 2023, requiring the FDIC to borrow \$93 billion to cover its obligations. Reserve requirements for banks remain at zero percent since March 2020. The saying "too big to fail" has another option: REDUCE THEIR SIZES!

Given these conditions, reducing the capital cushion that protects depositors is moving in the wrong direction. I urge the agencies to maintain or strengthen current capital requirements rather than weaken them. Perhaps people won't write. Switch places, not too difficult to do, and feel what they are feeling. See what they are seeing. I and they are not investors. We remain depositors. This reassignment was not accepted especially in light of why the change of my and their status was created.

The people who hold deposits in these banks were not consulted before this vote. This is my consultation.

Allison L. Williams Hill,