

CHRISTY SPOKELY

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-C09

Submitter Information

Name: Christy Spokely

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

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.

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.

The people who hold deposits in these banks were not consulted before this vote. This is my consultation.
Christy Spokely, Mesa Arizona