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Proposal and Comment Information

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Firstly, why change the rule on the protection of depositors? Did 2008 teach your office anything? Does it dawn on you that the base (depositors), support the reasonable risks, e.g., mortgages, loans, community upgrades , that banks take in growing our economy? My point here is maybe these same banks finally need to learn and crucially, understand to take moderate risks, not outrageous risks with depositors' money and government concurrence and bailout! I believe that is the key here! If banks want to gamble that extremely, let them use their own money, e.g. their stock options and salary and leave people (again, depositors) money alone and not expect the government to bail the bank out.

Secondly, Oh, and I do not feel bail-ins are a solution either. Unless a bank presents and points that out in an(y) agreement with a depositor, bail-in clauses need to be outlawed. Consumer (again, depositor) assumptions (while they can be wrong) are that depositor money is saf, protected and available for the depositors' use: the bank agrees to hold, administer and account for a depositors account. The depositor's money is at the bank for and when the depositor needs it! Unlike bank administrators, depositors deposit cash in to a bank to pay bills, save and have for emergencies. It is not purposed nor (should be) subject to the bank's use for outrageous gambles or hidden agendas that suit the bank's interest first and foremost. Sorry, that is a breach of trust, depositor assumptions or not! Once trust is broken, it's hard to rebuild or regain. But then again, today's banks do not care about that either … which should scream something to depositors!!!!!

In addition to this, having depositors actually be second-in-line to withdraw their own money – not being secured creditor- is also a shame, and a sham! Why (oh why) do depositors (also taxpayers) have to once again, bear the irreparable loss of a decision that a banker made with the depositor's money!?!? As the young ones say, "Make that make sense!" If it take an outrageous risk, that is on me; I don't have to option nor the luxury to ask the bank nor the government to cover my loss. I'm just not on the leverage societal, status totem pole to consider, let alone demand that exceptional treatment. Plus, a depositors own creditors are not going to understand nor excuse that a depositor cannot pay his or her own expenses because his or her own deposit money is not available – due to a banker's outrageous gambles or hidden agendas. This is why the masses said in 2008, to let these banks fail. Now these same banks repay the government and the people with, "We can and will secretly take all of your money, but also evaporate the protection of your money. You're just (sorry to be blunt here) SOL!" I cannot speak for my fellow constituents, but this standard and treatment of depositors screams volumes to me!