

MR. & MRS. BOYCE

Proposal and Comment Information

Title: GSIB-Regulatory Capital Rule: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies; Systemic Risk Report (FR Y-15), R-1889

Comment ID: FR-2026-0009-01-C13

Submitter Information

Name: Mr. & Mrs. Boyce

Submitted Date: 04/10/2026

See Uploaded file: RaiseCapitalRequirements.pdf

Proposal and Comment Information

Title: GSIB-Regulatory Capital Rule: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies; Systemic Risk Report (FR Y-15), R-1889
Comment ID: FR-2026-0009-01-C12

Subject: Docket No. 1889 and RIN 7100-AH22

Submitter Information

Name: Mr. & Mrs. Boyce

Submitted Date: 04/10/2026

My wife and I are individual depositors, American homeowners, retired workers in our 70's and patriots. We are writing to oppose the proposed reduction in capital requirements for large banking institutions. The American people are not, and should never be, the fallback position for financial institutions.

The People making the bad decisions, (maybe even fraudulent ones), that cause the institutions to need bailouts, (or bail-ins), must be held responsible, not the American tax payer, or the depositors.

The FDIC's Deposit Insurance Fund currently holds approximately \$1.17 for every \$100 in insured deposits. And the FDIC in 2023 needing to borrow \$93 billion to cover its obligations is inconceivable, as is the reserve requirements remaining near zero percent since March 2020.

History proves that reducing the capital cushion that protects depositors is moving in the wrong direction.

Capital requirements should be INCREASED, rather than weakened. Workers are tired of bailing out billionaires, especially with our RETIREMENT FUNDS that we have worked and sacrificed all of our lives so that in our 'golden years' so we do not become a burden on the American taxpayer!!!

The reserve reduction vote is a slap in the face, and totally disrespectful, to all hard working Americans, retired or not. Your focus must be on protecting the people. Not the banks; Not the oligarchs; Not the bankers responsible for many of the issues!!

Hold the bad decision makers, (that caused THEIR institutions to fail), accountable to Bail OUT THEIR institutions; And if they cannot, bring them before a criminal court to adjudicate their decisions. Certain aspects of financial institutions failing to honor the fiduciary responsibilities, of the institutions they run, manage, and control, can be considered criminal, and as such, should be.

Your mantra should be to "Support the American work-ethic, Support American savings, Support the American dream, Support the AMERICAN", not the failed business. Increasing reserves is a small step in that correct direction.

Thank you for attending to the American Economy. We ask, and trust, that your attention is focused on maintaining the safety of Americans' financial assets.

And PLEASE, DON'T USE OUR LIFE SAVINGS to bail-out, (or bail-in), institutions that fail due to their issues, not ours.

Sincerely,
Mr. & Mrs. Boyce
Carnesville, GA