To: Comments

Subject: Comments regarding RIN 3064-AD85

I'm writing in support of a strong Volcker Rule. My family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

As you prepare the final rule, bear in mind the fundamental goal of the rule - to ban big banks from exposing consumers and taxpayers to risky proprietary trades.

Banks that break the rule should face swift, automatic penalties for violations. Violations of the Volcker Rule endanger the stability of our financial system. They should not be treated lightly.

Exemptions should only be allowed if they do not undermine this goal. If an exemption would result in exposing consumers and taxpayers to bank risk, it should be rejected.

Thank you for considering my comment.