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Posted by the **Comptroller of the Currency** on Nov 21, 2025

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Comment ID	OCC-2025-0142-0009
Tracking Number	mi8-9829-ah7g
Comment Details	Submitter Info
Document Subtype	Public Comment
Received Date	Nov 20, 2025

Comment

While I appreciate the stated purpose behind this proposed rule, this sort of "blanket-deregulation" seems like it could result in a string of dubious, unethical financial relationships between financial organizations in the United States and entities all throughout the world. Although I understand the desire to mitigate the amount of subjectivity that exists in examinations of supervised financial institutions, it is also important to remember that these practices serve purposes beyond simply keeping banks solvent and in strong financial condition, but they also serve to maintain the integrity of our banking system, our political institutions which benefit from increased financial oversight, our elections which also benefit from financial regulation, the health of our society and the ultimately our national security. In conclusion, while removing what you feel are cumbersome regulatory standards, it is important to acknowledge that these practices do have value and should be replaced with reasonable, more efficient alternatives instead of simply being removed, which has the potential to create a very large gap in the regulators' awareness of the relationships between financial institutions and their consumers, particularly because this proposal includes verbiage about these organizations spending unnecessarily to gather this information for regulators about their customers, which suggests that regulators will no longer even require this information from financial institutions, not that regulators just won't be able to factor the information into their evaluations.



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