

To: [Comments](#)
Subject: RIN 3064-AE33
Date: Tuesday, April 28, 2015 10:15:49 AM

To: FDIC
Reference: RIN 3064-AE33

Yes, I agree. These banks should be required to:

- (1) enhance their recordkeeping to maintain (and be able to provide the FDIC) substantially more accurate and complete data on each depositor's ownership interest by right and capacity (such as single or joint ownership) for all or a large subset of the bank's deposit accounts;
and
- (2) develop and maintain the capability to calculate the insured and uninsured amounts for each depositor by deposit insurance capacity for all or a substantial subset of deposit accounts at the end of any business day.

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