

From: Mark Edelbrock <mark@fjsb.com>
Sent: Thursday, July 08, 2021 10:08 AM
To: Comments
Subject: [EXTERNAL MESSAGE] May 21, 2021 - Request for Information and Comment on Digital Assets (RIN 3064-ZA25)

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Although The Fort Jennings State Bank does not do so, we understand that our Bank's customers use blockchain technologies to invest in digital assets, using Bank issued payment methods, i.e., debit cards, to complete the transactions.

The Bank does not utilize these technologies but understands it may eventually need to in order to remain competitive in the marketplace. Digital assets are here to stay and the country which takes the lead in developing methodologies to effectively manage this emerging market will become the driver of the future worldwide policies and procedures necessary to ensure safety and security of the technology. Until appropriate guidance has been developed, the Bank's appetite for this risk will remain low, forestalling utilization of these technologies and instruments.

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