From:	Michael Lawson
To:	<u>Comments</u>
Subject:	RIN 3064-AD56
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As a taxpayer, I completely support requiring banks that reward risky employee behavior to pay higher insurance premiums. This behavior nearly wrecked our, and the world's, economy a few years ago, and it seems there is no other way to control it that can be put in place. I lead a fairly conservative financial life myself and do not want to subsidize risky gambling behavior at the banks. Thank you, Lori McConnell