We are at a crucial time in the ability for the USA to maintain our Superpower status. We cannot possibly stay the world's dominant leader without the dominant financial system. We are over-regulating the global USA banks. We need global money to flow INTO our banking system. Foreign banks WILL find a way to offer products that are not allowed by the USA government. Rules mandating solid capital reserve levels and the improved asset quality allowed for tier 1 are very good rules. Regulation that encourages world capital to flow to foreign banks is DANGEROUS and IRRESPONSIBLE at this crucial time in our nation's existence. The Volcker rule is just one of those such rules enacted by a populous reacting Congress after the financial crisis. Please don't be a part of the USA government of the late 2000's and early 2010's that becomes notorious for initiating the end of the USA's superpower dominance.