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**From: Americans for Financial Reform**

I'm writing in support of a strong "Volcker Rule." My family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

We need you to write a final rule that accomplishes the fundamental goals of the law: separating risky proprietary trading from the traditional business functions of banking institutions, banning proprietary trading at "too big to fail" banks, reducing the risk that financial market gambles present to the safety of our whole financial system, and stopping conflicts of interest like those that saw Wall Street firms selling their customers deals they had designed to fail.

It is important to not let the rule be undermined by exemptions or exceptions. The Dodd Frank Act instructs you to make sure that the activities big banks are permitted to engage in do not create the risk of another financial crisis. Accomplishing this requires changes to current business practices on Wall Street. I urge you not to be swayed by financial industry interest in protecting a status quo that has benefited them and put the rest of us at risk.

It is also important that banks that break the rules should face real penalties for violations. Violations of the "Volcker Rule" will endanger the stability of our financial system. They should not be treated lightly.

Thank you for considering my views.