

To: [Comments](#)
Subject: Single Point of Entry Strategy
Date: Wednesday, January 15, 2014 2:26:35 PM

I welcome the opportunity to comment on the above subject matter of "Single Point of Entry Strategy." I feel that the proposed method will further enhance the OLA of the FDIC and the resolution planning of BHCs, their non-bank affiliates and service pooling agreement correspondents. The proposal would also resolve a plethora of inefficiencies in bad banking practices and securities violations across the organizational hierarchy by establishing value added resources such as the single point of entry; restoring integrity in the financial markets; higher standards in banking business/customer relationships; compliance regarding AML/BSA regulations and the KYC rules; eliminating red flags in internal controls. This method would also address those matters requiring attention and matters requiring immediate attention to which the FDIC is a collaborator and board member of the FFIEC. This proposal would position SIFIs where they were intended to be; financial agents of their customers/private wealth clients. My personal issue in support of the proposal is that of a decedent estate directly and indirectly controlled by SIFIs. The customer(s) have not been defined a/o authenticated; which implies that the custodians (SIFIs) would have to be recertified/revalidated after changes or amendments to their certificates of incorporation.

Thank you,
Sheila Waddell