

**To:** [Comments](#)  
**Subject:** RIN 3064-AE33  
**Date:** Tuesday, April 28, 2015 10:59:02 AM

---

This is our comment on whether banks should have to insure large deposits etc. Of course they should! The FDIC insurance makes a huge difference in whether or not savers will put deposits in banks. Why should savers deposit money in banks at such low interest rates if we have to risk losing it in case of a bank failure? ALL banks should have to be FDIC insured.

A bank saver (as long as they continue to have FDIC insurance).