

**From:** Michael M. Heller <mheller@veribanc.com>  
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How about not allowing any more mergers that create additional GSIBs. It is inconsistent to try to create all of these capital "fixes" when if you didn't allow these mega mergers to happen in the first place the risk would not continue to grow.

Sincerely,  
VERIBANC, Inc.

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Try not to become a person of success but rather try to become a person of value. - "Albert Einstein"

