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[REDACTED]

Through my work at the Montana Department of Commerce, I've seen first-hand how access to credit supports various facets of Montana's economy, including its business sector. Given this perspective, I am deeply concerned about the Federal Reserve's proposed increase in capital requirements for banks. As a committed advocate for economic growth in my state, I urge policymakers to thoughtfully assess the potential impacts of the proposal and take measures to safeguard Americans' access to the financial resources essential for prosperity.

Over the past 15 years, the largest U.S. banks have significantly bolstered their capital and effectively sustained the economy and financial system during the recent pandemic and banking challenges. Further, our banks go through stringent stress tests each year to ensure each bank can handle economic shocks and continue to support the economy.

The proposed increase in banking regulations is not only unnecessary but also potentially costly to small business owners. If approved, the rule changes will lead to reduced credit availability for all types of lending and undermine economic growth. Small businesses, which often rely on loans to operate and grow, may face challenges in accessing the necessary capital to sustain and expand their operations.

The Federal Reserve has worked diligently to mitigate the economic fallout from the pandemic and help everyday Americans get back on their feet. I urge the Board to continue these efforts and implement policies that support the growth and vitality of small businesses across the nation.

Jodi Medlar,

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