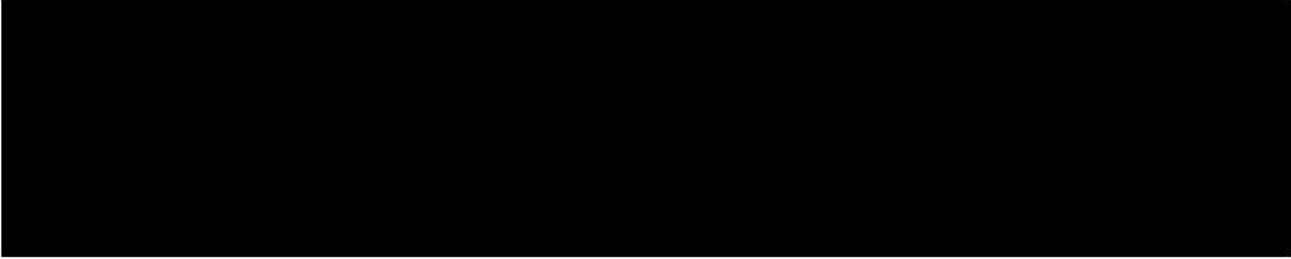


**From:** [Jahin](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] July 31, 2024 - Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses; Comment Request (RIN 3064-ZA43)  
**Date:** Friday, September 20, 2024 12:39:16 PM



Banks in fintech relationships should be mandated to own 100% responsibilities for ledgering and knowing end users balances at any given moment.

Our money has a clear transaction history of where it came from to where it was placed. It is utterly ridiculous that they are able to freeze all users money then claim it has nothing to do with them. This has been going on for months now and ruining people's lives that had a bulk of if not all their money frozen.

Not to mention that their time for telling users that synapse was going bankrupt on was conveniently after evolve froze the transactions on May 11th. While it was known months beforehand with their credit cards closing in March and no notice till May.