

From: [REDACTED]
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: Sunday, September 22, 2024 11:07:21 AM

Hello:

I am an impacted user of the synapse collapse with account frozen since May 11 this year. I want to voice my concerns that with the rule making process that accounts set up by brokers for depositing money solely as interest bearing accounts vs. investing funds, are kept in mind as well so that consumers can be protected from this situation happening again. I hope that fbo accounts in the future have improved record keeping by bank partners as well and that shortfalls don't happen and banks that still operate knowing way in advance that shortfalls exist and that there should be more compliance and reconciliation measures to be taken.

Thank you for listening to my feedback. Should you have any further questions, please don't hesitate to reach out to me.

Best Regards,

Kyle Negley

[REDACTED]