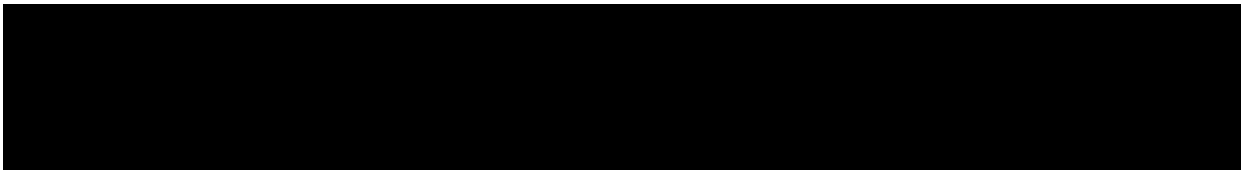


**From:** [Kristi Murphy](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] July 31, 2024 - Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses; Comment Request (RIN 3064-ZA43)  
**Date:** Saturday, September 28, 2024 1:12:11 AM

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I'm one of the thousands of people waiting to have their money unfrozen due to the conflict within the Yotta banking system. As the account claimed to be FDIC insured, I created an account with every confidence my money would be protected.

My money has been locked up now since May. I am awaiting a resolution to this unfortunate conflict, which has been life changing and damaging to many.

Sincerely,  
Kristen Murphy

Sent from my iPhone