

From: Dennis Grover, NM
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Comments:

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Name: Dennis Grover

Affiliation:

Category of Affiliation:

Address:

City:

State: NM

Country: UNITED STATES

Zip: 88011

PostalCode:

Comments:

(1) I believe that banks should be much more heavily regulated. They should NOT be allowed to engage in investment ventures, nor should investment "banks" be allowed to be banks. (2) Fees charged by banks are absurd - maximum fees should be set by the FED or other government entity. (3) Banks should be totally responsible for losses due to identity theft, including debit card use. If they are responsible, the problem will get more than the lip service it's gotten - this is a HUGE problem.