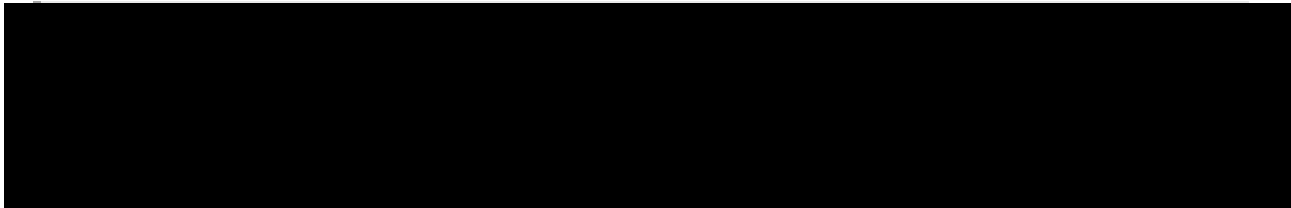


**From:** [Joseph Galamba](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] July 31, 2024 - Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses; Comment Request (RIN 3064-ZA43)  
**Date:** Saturday, September 21, 2024 5:05:46 AM

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There must not be exemptions in forthcoming registration that could allow a situation similar to the current Synapse problem to occur again in the future.

Joseph Galamba

