

From: [Elizabeth Howlett](#)
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 1:05:55 PM

Hello,

End-use for Juno. I believe this would benefit and protect the end users, ie American Citizens. The current issue is that Juno and other BAAS providers had advertised that our funds were FDIC insured. With Juno, it was only recently that they changed the fine print to say that our funds were no longer secured. They did, however, track my transactions and history, and I can provide a real balance from direct deposits going into the account that was held for me. The issue here is that when I would contact Evolve Bank, they would say that my transaction history was not viable since they do not have my information within their bank, yet they do, or else I would not have been notified of the data breach that included my sensitive information. Honestly, I believe Evolve is fraudulent and took end user funds, as AMG and other banks have already paid out their end users. Just make it make sense.

Thank you for taking all of our input seriously, and standing up for the rights of the people to bank safely and securely.

Elizabeth Spelsberg