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**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 8:01:43 PM

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Hello, I am a citizen who used Juno and had over \$40,000 frozen since the Evolve Bank & Trust debacle. This has caused unnecessary stress in my life. Quite frankly, I feel abandoned by my government. I was using a product that clearly and loudly touted “FDIC insured”. I had under \$250k in a bank so I felt like I was safe. Then when this all happened, normal people with funds that the FDIC should have been protected. We weren’t. I had late fees for having to figure out how to pay things I had already placed in the funds in this account. Every day I frantically searched any news source, which was very few and far between. The lack of communication to those with their funds essentially stolen is just cruel.

This was a slap in the face when the San Francisco bank collapsed and users who had over the insured amount were almost immediately paid out. This screams that the government only cares about those wealthy enough to weather finance storms. FDIC should have stepped in and at least released partial funds, then worked with all the at-fault played to pay back the FDIC/remaining user funds. Anything to let people pay their bills and not have to struggle to survive.

The FDIC needs to regulate who can use their logos or have an easily accessible way for users to check to see when claims are valid. There was no reason I was to believe my funds were ever at risk. I firmly believe the FDIC had the power to prevent thousands of peoples suffering and chose not to on a technicality of the elite. I don’t care that there are disputes between banks who flippantly treated other funds. I care about paying my rent.

I want this nightmare to be over and I want the FDIC to be better.