

From: [Lindsay Hayden](#)
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: Tuesday, September 24, 2024 11:52:34 AM

To Whom It May Concern,

I am a Yotta user, my account has been frozen since May and is involved in the Synapse/Evolve case. I joined Yotta in the early days because it initially looked like a fun way to help save money, it flaunted its FDIC status. So I believed it was a safe place to park my money, I would have never used their service otherwise.

Since May, my husband has lost his job. My niece graduated high school, our car needed major repairs, the AC in our home needed to be replaced, and my niece has left for college. Life moves on but my money remains inaccessible and I am just one person out of thousands.

If a bank cannot complete a normal daily reconciliation as they would for their accounts, then they have no business working with Fintechs. Banks in fintech relationships should be mandated to own 100% responsibility for knowing end users' balances at any moment. I honestly, can't even fathom how this wasn't baseline already. In this day and age, I didn't think a company could steal from clients in such a brazen manner and with seemingly no repercussions. Please consider everyday people and the harm caused, not just the banks; when creating these new rules.

Thank you for your time,

Lindsay Hayden