In the United States Supreme Court

Deposit Insurance Fund ex rel. v. Janet Yellen Treasury Secretary et al HA-22-6-22

In re: SSA BNC # 21T2379J53688-HA

By Anthony J. Sanders
Hospitals & Asylums
Applicant Public Trustee

Deposit Insurance Bill of 2022

An Act

To pay the applicant Public Trustee >$20,000 with leave to appeal (to the Senate) for $250,000 to resolve the first ever Deposit Insurance Fund (DIF) Treasury payment to an individual 12USC§1821.

To insure all the unclaimed deposits embezzled in the Great Swipe of Fall 2021 with 6 percent interest until settlement is reached when interest will subside to the prevailing Federal Reserve rate 12USC§1822(e).

To re-establish the Federal Deposit Insurance Corporation (FDIC) as the Deposit Insurance Fund (DIF) by immediately amending only 12USC§1811

To amend FDIC jurisdiction from United States District Court to United States Bankruptcy Court at 12USC§1819(2)(4).

To edit nonexistent Sec. 409 of the Federal Deposit Insurance Corporation Improvement Act of 1991 that needs to be amended to Clearing Organization Netting Sec. 404 of Federal Deposit Insurance Corporation Improvement Act of 1991 12USC§4404 as referenced in 11USC§109 and stop naming members on insured debit cards.

To amend FDIC Non-discrimination at 12USC§1830 from:

'It is not the purpose of this chapter to discriminate in any manner against State nonmember banks or State savings associations and in favor of national or member banks or Federal savings associations, respectively. It is the purpose of this chapter to provide all banks and savings associations, with the same opportunity to obtain and enjoy the benefits of this chapter.' to:

'It is the purpose of this chapter that banks, savings associations and depositor institutions do not discriminate against the Obligation of Beneficiary's Bank to Pay and Give Notice to Beneficiary in the Uniform Commercial Code 4A-404, on the basis of race, color, national origin, tribe, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual’s income is derived from any public assistance program.'

To amend federal torture statute to comply with Arts. 2, 4 and 14 of the Convention against Torture and

Other Cruel, Inhuman or Degrading Treatment or Punishment (1987) by repealing the phrase "outside the United States (altered in 2009)" from 18USC§2340A(a) and amends Exclusive Remedies at §2340B so: The legal system shall ensure that the victim of an act of torture obtains redress and has an enforceable right to fair and adequate compensation, including the means for as full rehabilitation as possible. In the event of the death of the victim as a result of an act of torture, their dependents shall be entitled to compensation. *Armed Activities on the Territory of the Congo (Democratic Republic of the Congo* v. *Uganda)* 1999-2022.

Be it enacted in the House and Senate Assembled

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Table 1 Division of Banking Regulation of US Financial Institutions 2021
Table 2 Deposit Insurance Fund Selected Statistics 2019-2021

Supporting Documents

District of Columbia Admission Act HR 51

Equality Act: To prohibit discrimination on the basis of sex, gender identity, and sexual orientation, and for other purposes. H.R. 5

Federal Financial Institutions Examination Council. Authentication and Access to Financial Institution Services and Systems. Arlington, Virginia. August 11, 2021

McWilliams, Jelena; Edwards, Bret. 2021 Annual Report of the Federal Deposit Insurance Corporation. 2022

Sanders, Tony J. Anthony J. Sanders, Applicant Public Trustee v. Antony J. Blinken, Secretary of State et al Direct Express and Netspend (in-composition). In the United States Bankruptcy Court for the District of Columbia. Hospitals & Asylums HA-24-9-21

Sanders, Tony J. Hydrocortisone, Eucalyptus, Lavender, Peppermint or Salt Helps Water Cure Coronavirus Colds Act HA-2-2-22

Sanders, Tony J. In re: COMP-22-006672; Motion for Leave to Appeal to the Human Rights Council. In the United States Supreme Court HA-7-5-22

Sanders, Tony J. Meng Wanzhou et al v. Meng Hongweii. Hospitals & Asylums HA-4-1-19

Statute

A bill to require the Comptroller General of the United States to conduct a study on disparities associated with race and ethnicity with respect to certain benefits administered by the Secretary of Veterans Affairs, and for other purposes Public Law No: 117-66 (11/30/2021)

Accounting generally for public money 18USC§643

Aggravated Identity Theft 18USC§1028A

Assessments 12USC§1817

Atomic Energy Act 42USC§2122

Beneficiary's Bank has an Obligation to Pay and Give Notice to the Beneficiary Uniform Commercial Code (UCC) 4A-404

Corporate powers 12USC§1819

Corporation as Receiver 12USC§1822

Debt Collection Improvement Act of 1996 31USC§3718

Delegations respecting claims against the FBI 28CFR§0.89a

Deposit insurance 12USC§1815

Deputy Comptrollers 12USC§4

Executive agency accounting and other financial management reports and plans 31USC§3512

Federal Deposit Insurance Corporation 12USC§1811

Fraud by wire, radio or television 18USC§1343

Insurance funds 12USC§1821

Involuntary petitions 11USC§303

Involuntary Petitions Rule 1003 of the Federal Rules of Bankruptcy Procedure

Laundering of Monetary Instruments 18USC§1956

Liquidation. Definitions. Chapter 7 11USC§781

Orderly Liquidation Authority (31 CFR Part 148)

Penalty for unauthorized participation by convicted individual 12USC§1829

Per diem and mileage generally. Evidence; Witnesses 28USC§1821

Prohibition of Retaliation and Coercion Sec. 503 of the Americans with Disabilities Act 42USC§12203

Record-keeping Requirements for Qualified Financial Contracts regulation (12 CFR Part 371)

Record-keeping for Timely Deposit Insurance Determination regulation (12 CFR Part 370)

Regulations governing insured depository institutions 12USC§1828

Sherman Anti-Trust Act 15USC§1 and §2

Theft by examiner 18USC§655

Theft, embezzlement, or misapplication by bank officer or employee 18USC§656

Theft or receipt of stolen mail matter generally 18USC§1708

What is Section 19 of the FDI Act 12CFR§303.220

Cases

Allegations of Genocide under the Convention on the Crime and Punishment of Genocide (Ukraine v. Russia) 2022

Armed Activities on the Territory of the Congo (Democratic Republic of the Congo v.*Uganda)* 1999-2022

Bush v. Gore (2000)

City of Austin, Texas v. Reagan National Advertising of Austin, LLC, et al 596 US __ (2022)

Enron Corp. v. Arora (In re Enron Corp.), 316 B.R. 434, 444 (Bankr. S.D. N.Y. 2004)

Hurtado v. United States 410 US 578 (1973)

*Rodriguez, as Chapter 7 Trustee for the Bankruptcy Estate of Western Bancorp Inc. v. FDIC as receiver for United Western Bank 589*__(2020)

Skilling v. United States 561 US 358 (2010)

United States v. Maxwell, 920 F.2d 1028, 1035 (D.C. Cir. 1990)

United States v. Profit, 49 F.3d 404, 406 n. 1 (8th Cir.) (1995) cert. denied

United States v. Winstar Corp., 518 U.S. 839 (1996)

Van Buren v. United States (2021)

Treaties

Service of Process Abroad of Judicial and Extrajudicial Documents in Civil or Commercial Matters (1965)

Dear Janet Yellen Treasury Secretary:

Don't pandemic. The economy does not survive without the *Hydrocortisone, Eucalyptus, Lavender, Peppermint or Salt Helps Water Cure Coronavirus Colds Act* HA-2-2-22. Please publish the <$1.6 trillion balance, remaining from COVID relief printed by the Federal Reserve, to pay for deficits in excess of 3 percent of GDP, prominently on the Treasury and Bureau of Fiscal Service websites. The pathological tendency of the US Treasury to 'loss of balance' must be stopped by sobering up to methodical Bureau and Fiscal Service accounting errors, to prevent raids on the security exchange, due to irregular concern by an equally unaccountable Congress and President, that always results in persecution of the rights of the author and economy and weigh heavily on the vacancies in the FDIC Board of Directors and Social Security Public Trustees, the author is applying for to tax the rich and state employees to end child poverty by 2024 and all poverty by 2030. The United States must remain competitive with the European Union (EU), that advertises a similar post-COVID fund, the only difference is that the US Treasury would use the money to finance deficits in excess of three percent of GDP, on a secret daily and annually reconciled basis, to protect the stock exchange from being excessively raided by the Bureau of Fiscal Service, instead of being falsely associated as a membership requirement to the EU.

1. Bankruptcy Case for Depositor Insurance

Please authorize the Social Security Administration (SSA), Texas Department of Banking and Federal Deposit Insurance Corporation (FDIC) to immediately insure >$16,200 life savings from Netspend and another $2,034 from Direct Express plus $40 a day witness fees from the 24 September 2021 date of embezzlement in Washington DC pursuant to the Debt Collection Improvement Act of 1996 31USC§3718 for a $250,000 deposit in SSA BNC # 21T2374K00959-C1 and # 21T2379J53688-HA.

Please request the United States Supreme Court appoint a bankruptcy magistrate to duly process the large number of involuntary petitions averred to arise from two cases in the evidently incompetent bankruptcy jurisdictions of the District of Columbia and Texas pursuant to 11USC§303 and Rule 1003 of the Federal Rules of Bankruptcy Procedure. (1) The records of the corruptly un-bankrupted Netspend online bank must be secured by the Texas Department of Banking to be insured by the FDIC and not BanCorp, noted to be bankrupt in *Rodriguez, as Chapter 7 Trustee for the Bankruptcy Estate of Western Bancorp Inc. v. FDIC as receiver for United Western Bank 589*__(2020), Meta Bank or any other third-party financial institution fraudulently listed on the back of a Netspend debit card as the 'FDIC Member' responsible for depositor insurance. (2) The DC Federal Bureau of Investigation (FBI)

wire fraud embezzlement/electronic destruction of the direct deposit to all disabled workers and veterans located in Washington DC in, or beginning in, November 2021.

The Beneficiary's Bank has an Obligation to Pay and Give Notice to the Beneficiary pursuant to the Uniform Commercial Code (UCC) 4A-404. Having failed to make the depositor's balance available within 24 hours, the FDIC is held responsible for $40 a day witness fees from the September 24, 2021 date of embezzlement, $10,400 after 270 days, for a total of $28,634 pursuant to *Hurtado v. United States* 410 US 578 (1973) as adjusted for inflation by 28USC§1821. The *2021 FDIC Annual Report* indicates that the FDIC strangely did not pay any 'insured losses' in 2021, although major bank frauds were victim/witnessed in Austin, Texas and Washington, DC and millions of uninsured 'not a gift cards' were significantly short changed or totally embezzled. It turns out, the FDIC has probably never paid any genuine 'depositor insurance' in their 90 year history, although similar institutions in other countries, the FDIC impersonates, do pay individuals who have been embezzled by their bankrupt financial institution, usually up to $100,000 (euro).

Rodriguez, as Chapter 7 Trustee for the Bankruptcy Estate of Western Bancorp Inc. v. FDIC as receiver for United Western Bank 589__(2020) held: The *Bob Richards* rule, that a refund goes to the member responsible for the losses, is not a legitimate exercise of federal common lawmaking, because it does not necessarily protect any uniquely federal interests – that must be explained to be the payment of depositor insurance by the FDIC in this case. In 2021, when the FDIC unusually resolved to pay no 'insured losses', ostensibly in pursuit of the arbitrary goal of 1.3 percent insured deposits by 2028, and the author, and thousands of others were embezzled, the FDIC website negligently advertised they insure deposits for $250,000, rather than up to $250,000. The federal court, with its $75,000 minimum diversity in controversy is therefore advised to take the FDIC up on their generous offer to settle the authors 2021 embezzlement case, too petty to interest any federal lawyers, for a once in a lifetime $250,000 depositor insurance settlement to afford a retirement home on the tax free disability it seems to take to independently do the federal government justice without being horribly twisted to abuse by the artificial social phobias imposed by invasive tax revenuers and their malicious secret police report.

The FDIC is encouraged to take this $250,000 opportunity provided by Hospitals & Asylums (HA) to both become a legitimate depositor insurance program and purchase the federal government rights to require the Treasury Secretary to prominently publish the <$1.6 trillion balance painstaking calculated by the author to be remaining from COVID relief printed by the Federal Reserve as Debt Held by the Federal Reserve, to pay deficits in excess of 3 percent of GDP, in order to prevent the constant raiding of the stock exchange in excess of the 3 percent of GDP it can theoretically bear, from causing an economic recession or depression, and other provisions, such as the deposit refund being litigated in this brief, in Sec. 21 of the Hydrocortisone, Eucalyptus, Lavender, Peppermint or Salt Helps Water Cure Coronavirus Colds Act HA-2-2-22 and August 2022 amendment.

Review of the 2021 FDIC Annual Report indicates I received a plan of Secretary of State Antony J. Blinken, Secretary of State, headquartered in Arlington, Virginia to embezzle me on my 47th birthday published by the Federal Financial Institutions Examination Council. *Authentication and Access to Financial Institution Services and Systems.* Arlington, Virginia. August 11, 2021. A few days later I also received a second Haitian earthquake from the United Nations General Assembly I had invited to watch the Perseid meteors, ostensibly when the US Ambassadors received the email. The first Haitian earthquake was triggered the instant a I wrote the prison to release the obvious victim of a toxic wrongfully divorcing National Guard medic who had already been released but the pen trapped

identifier had fraudulently not been removed. Netspend had already been behaving corruptly for a couple months regarding having to lock me out of my account every monthly deposit, so I would have to call them every month, ostensibly because I had more than $15,000. Like many Sioux there, I had my backpack and cellphone stolen in an extremely patriotic city with statues of every President but Biden, willful killer in defense of ballot stuffing and kleptomania – a Pelosi fraud. I then took the cheaper bus-fare to Washington DC rather than the shorter trip to visit my father. The phone was used to make some unauthorized payments, that were disputed, and the phone should have removed, but then the Washington DC FBI travel center leak, impersonated a common criminal and embezzled my life savings according to plan, leaving $2 background check badge *Van Buren v. United States* (2021).

Authentication and Access to Financial Institution Services and Systems gave Direct Express and Netspend the embezzling tools to lock thousands of depositors out of their accounts for allegations of unauthorized, without the wherewithal to want to use conventional authentification methods to prevent Fraud and related activity in connection with identification documents, authentication features, and information 18USC§1028 from resulting in a conviction against the financial institution for Theft, embezzlement, or misapplication by bank officer or employee 18USC§656. The fake name Phillip Morris was not only embedded as beneficiaries to my account, with another female name, according to directions Netspend refused to remove these people with whom the bank has a relationship, but Phillip Morris was the name of the homosexual fraudster in prison in a B movie with the same name and unpassed Equality Act: To prohibit discrimination on the basis of sex, gender identity, and sexual orientation, and for other purposes. H.R. 5. It is ironic that the megamurer Secretary of State with a similar name embezzled my life savings the year I paid the $150 search fee to get a new passport. I had saved all the money while stateless beginning the instant my driver's license expired, my disability benefits were cut, and I moved out with the Occupy movement, never to pay rent again, not to be an Idiot. To add to the cruelty Social Security online reported that Anthony was no longer the most popular male baby name, and it turns out the historical records have been altered, so Anthony was never the most popular male baby name. I have boycotted Social Security online because, Anthony J. v. Antony J has not impeached the megamurderer or refunded my money, and colonially uses the misaligned Acting Attorney General coup Commissioner Kilolo Kijakazi, and they refuse to stop their new policy of altering names, first name last initial, instead defending against the $1 million embezzlement fine by removing the possibly false term 'alteration' from embezzlement in the historical online statute, they maybe alter 18USC§656.

2. Texas Department of Banking Retained

The Supreme Court, bankruptcy magistrate, supervising district judge, and parties must take into consideration that morally bankrupt elements of the Federal Bureau of Investigation (FBI) in Washington DC and Texas have conspired with the FDIC and Iraq/Syria megamurderer Secretary of State to exclude/discriminate against the torture victim by embezzling life savings, in order to make war in the Ukraine with a steady of supply of human sacrifices from rampage shootings in Texas, where the legal system metaphorically assassinates Kennedy every collection attempt/exposure. Texas penal overpopulation far in excess of the international legal limit of 250 detainees per 100,000 residents and related executions in contempt, criminal violence and electronic surveillance constitutes a conflict of interest justifying the meaningful recusal of Texas lawyers and judges and removal of Treasury Offset and Comptroller of Currency Consumer Complaint office, and all federal offices and corporations with national and international jurisdiction from the State of Texas.

Texas may be pacified exclusively by the state government located in the liberal city of Austin, Texas. The Supreme Court has immediately responded to the initial correspondence of the Texas Department of Banking in regards to this case of bankruptcy and anti-trust in the Austin, Texas direct deposit industry to hold 'restrictions on speech or expression must be narrowly tailored to serve a significant governmental interest' in *City of Austin, Texas v. Reagan National Advertising of Austin, LLC, et al* 596 US __ (2022). Readers must not fear that this cryptic message and nearly frivolous case, missing the peaceful state government by the mile separating the Direct Express and Netspend headquarters, City Hall and State Capitol, exhausts the US Supreme Court's jurisdiction in Austin, Texas. After 19 children and two adults were killed in a rampage shooting in a Texas elementary school, it is important to take a second to neutralize the infringement on Lloyd Austin Defense Secretary's last name, whereas he is as highly respected for his fulfillment of human rights as the embezzling Antony J. Blinken Secretary of State is despised for being a megamurderer of Iraq and Syria, a veritable 'Pelosi fraud' to coin the most demented commander of American secret police jealousy of god an impeachment, and administering the 'Hussein treatment' to czar Putin, by the malicious selection of Austin, Texas, as the location of the bankruptcy of Netspend. The Court enjoys the liberty to appoint a magistrate from a more competent bankruptcy district capable of firmly bankrupting the corrupt Netspend institution pursuant to *Enron Corp. v. Arora (In re Enron Corp.),* 316 B.R. 434, 444 (Bankr. S.D. N.Y. 2004) to prevent the criminal consequences to self and others (victims of embezzlement and random Texas violence) of the bankrupt Texan to fuzz the books, to fool some jurists, some of the time, and stay in business after formal bankruptcy is necessary, noted in *Skilling v. United States* 561 US 358 (2010). The US Supreme Court must cooperate with the peaceful state government when in Texas and not elect their most prolific executioner king *Bush v. Gore* (2000).

In regards to this case, the Texas Department of Banking (TDOB) is believed to have received the complaints against Direct Express and Netspend pursuant to Sec. 12.108(a) of the Texas Finance Code, but they have not responded to provide any information regarding the resolution of the complaint as required by paragraphs (b) & (c). The consumer complaints email directed me to a Direct Express number that did not return my call in the promised 72 hours. Mary Ann Gonzalez insisted that I file a complaint form against Netspend. I misremembered the first name of Netspend representative Ashley, as Anita. Ms. Gonzalez's email was shadowed by a Government Accountability Office (GAO) email prematurely claiming responsibility for killing the federal budget auditor's used Apple computer, that was fatally 'busted for crack' the instant the form was downloaded and filed, was a blessed relief from the often deadly Texas shoot-out every email to the Texas federal bar, although the aggravated identity theft caused $1,200 in civil damages noted In re: COMP-22-006672 Motion for Leave to Appeal to the Human Rights Council.

This property crime in a property crime case would seem to indicate that the Texas Department of Banking actually attempted to communicate with the Netspend communication technology fraud, although warned of their rampant criminal damaging to email address, pre-paid cell phone, and theft of regular US mail in the vein of embezzlement associated mail theft under 18USC§1708. A hasty review of TDOB statute indicates there is no established procedure and their pursuit of alternative dispute resolution neglects the obvious utility of legislating authorization for the TDOB to safely and securely file involuntary petitions, with a bankruptcy court of competent jurisdiction, regarding bankrupt banks, pursuant to 11USC§303 and Rule 1003 of the Federal Rules of Bankruptcy Procedure and authorization to file for similarly, not yet truly invented, depositor insurance from the FDIC. Nonetheless, to prevent necessary federal intervention from inciting Texas violence, TDOB is retained

as the sole technically competent respondent collecting depositor insurance regarding the Texas banks involved in this case – Direct Express and Netspend.

3. Direct Express and Netspend (DEN) of Inequity

Both Direct Express and Netspend are headquartered in Austin, Texas. The as of yet un-bankrupted corruption of the Netspend online banking corporation, is attributed to the failure of the Netspend online banking corporation, whose cards continue to be sold at many grocery stores around the nation, although thousands of people have been embezzled of their life savings and more than a million people may have had their 'not a gift cards' short changed, to prosecute the Direct Express VA and SSA/TREAS direct deposit monopoly for its flagrant violation of the Sherman Anti-Trust Act. This failure to prosecute occurred because clever Texans avoid the judiciary like the plague the bar is and because the FDIC does not accurately account for and regulate depositor institutions by ascribing responsibility for them to a negligent parent institution, who may or may not held liable for taking money from the bankrupt insured depositor institution. The reason for BanCorp bankruptcy is unexplained and may be the exclusively or primarily the result of the FDIC confused process of Netspend bankruptcy and failure to prosecute the Direct Express monopoly.

Since 2014 the Bureau of Fiscal Service has colluded with Comerica Bank to directly issue Direct Express prepaid debit cards from SSA and VA offices, although this monopoly has devastated Netspend to the point where its original parent organization BanCorp declared bankruptcy as noted in *Rodriguez, as Chapter 7 Trustee for the Bankruptcy Estate of Western Bancorp Inc. v. FDIC as receiver for United Western Bank 589*__(2020). On January 7, 2020 the U.S. Department of the Treasury's Bureau of the Fiscal Service announced the reauthorization of Comerica Bank as the financial agent for the Direct Express® prepaid debit card program, for five years, beginning in January 2020. In 2020 the Bureau of Fiscal Service also colluded with the Social Security Actuaries to criminally counterfeit $150 billion to $200 billion of payroll tax revenues by blatantly not even attempting to take into consideration the decline in 2020 payroll tax revenues due to the COVID-19 pandemic, or specifically using Bureau of Fiscal Service sum function to determine the exact amount of 2020 payroll tax revenues, after the fact. By autumn of 2021, under the corrupt influence of Washington DC, after Democratic Texas state legislators had quasi-innocently gone there to avoid losing the vote on a particular issue, the Direct Express monopoly became felonious to Netspend direct depositors, many thousands of whom were embezzled of their life savings, as well as millions of short-changed 'not a gift card' purchasers. In cooperation with the profitable FDIC Depositor Insurance Fund (DIF) Direct Express and Comerica are fined up to $200 million to insure all Direct Express and Netspend depositors against embezzlement under 15USC§1 and §2.

The Treasury must cease to authorize the cards of Direct Express or any other particular financial institution, to given out by the SSA and VA offices, to be their favorite big business to receive the direct deposit of federal benefit programs and ensure depositors are insured by the FDIC, with the help of Treasury administration to individuals, as everyone had previously been given to believe, whereas monopoly is grounds for disapproval under 12CFR§308.111. Unlike many other laws that mislead the FDIC, trial and error has proven that monopoly is genuine grounds for disapproval. This case has proven that the consumer victim(s) of the unfair competition bankrupted and corrupted corporation, will not find asylum by attempting to do business with the seemingly victorious, corrupting monopoly. In this case, after Netspend had embezzled the author's life savings on September 24, 2021, the DC Social Security Office, across the street from the Bureau of Fiscal Service, attempted to procure a

Direct Express card, but a fictitious mailing address and telephone number were repeatedly inserted into the Direct Express account, in order to hang up the phone and embezzle the money, just like Netspend, more or less.

Due process of Direct Express and Netspend, both extremely large online depositor institutions headquartered in Austin, Texas, is for the District Court, retaining the US Supreme Court selected bankruptcy magistrate, to fine each financial institution the maximum $1.5 million for Theft, embezzlement, or misapplication by bank officer or employee 18USC§656, Theft or receipt of stolen mail matter generally 18USC§1708 and Laundering of Monetary Instruments 18USC§1956 seeming to be an accessory to *Allegations of Genocide under the Convention on the Crime and Punishment of Genocide* (Ukraine v. Russia) 2022. Both Direct Express and Netspend are fined $10,000 for their unethical record keeping and will be fined another $10,000 for every individual case they are found to have deleted, or removed the social security number, to evade payment to a depositor, pursuant to Retention of records by insured depository institutions 12USC§1829b. Direct Express has simply stolen money by changing contact information and hanging up the phone. Majorly bankrupt Netspend has crafted a devious plan to remove massive numbers of bank records from the automatic minimum balance calculator by taking them offline under auspice of procedure, closure and other authentification fraud, whereby it would seem to the casual FDIC assessor, that the financial institutions have earned more money than they need to hold on to, to pay depositors, and claim it as a profit with which to pay for a vast number of employees heavily engaged in the corrupt and labor intensive practices of embezzlement, mail theft and protection of the corporation against defamation. Netspend is brought before the bankruptcy court with the assumption that they meet the definition of a bankrupt uninsured state institution in need of a recall of their defective 'not a gift cards' from retail stores and Chapter 7 liquidation of an uninsured state institution under 11USC§781. Furthermore, the Bureau of Fiscal Service authorization of SSA and VA to hand out Direct Express cards revoked due to felony monopolization, exhibited in this case, and as a lesson to avoid similar monopolies in the future.because bank regulation is indeed lucrative, Direct Express is fined $200 million to insure the deposits of both Direct Express and their majorly bankrupt Netspend competitor down the street in Austin, Texas against embezzlement under 15USC§1 and §2.

4. November 2021 FBI Wire Fraud Defrauding All Disabled Workers and Veterans in DC

Nearly two months of panhandling in DC, after being embezzled by Netspend on September 24, 2021, I was trying to get the DC Social Security Office to deposit my monthly benefits in the Direct Express card they claimed to provide. The card never arrived and instead they wrote to deny a replacement social security card, because they wanted to see original identification documents, although their office was closed due to COVID, and refused to accept copies. Then in November 2021 it became evident that no disabled worker or veteran had received the direct deposit of their benefit. A veteran who had been embezzled by his naturalized Iraqi ex-wife did extensive social research during his hospital treatment of an infected broken arm. No disabled worker or veteran receive their direct deposit in the first half of the month of November, when President Biden forced the passage of the moot Bipartisan Infrastructure Bill the day Secretary of State Blinken is reported by the International Court of Justice to have given czar Putin the severely mentally ill Hussein treatment and unauthorized promise NATO would not defend Ukraine, only charge a reasonable sanction, their true passion, embezzlement, as poisonous non-violent colonials with megamurder convictions. It is imperative the United States bankruptcy court ensure that the victims are fully refunded all missed money, with interest if an extended interruption, due to this state failure of the District of Columbia Admission Act HR 51.

I fled to Ohio in mid-November and did not find any living correspondents regarding disability benefits in DC, the lawyers, National Disability Institute, and non-profit newsletters are non-cognizant and only swarm like mosquitoes when ordered to spam by an undisclosed third-party. President Biden was sued for impeachment for this un-redressed state failure via US Marshall anti-trust service. At the end of the month he falsely defended his discrimination against disability by misrepresenting his reverse-racial discrimination in A bill to require the Comptroller General of the United States to conduct a study on disparities associated with race and ethnicity with respect to certain benefits administered by the Secretary of Veterans Affairs, and for other purposes Public Law No: 117-66 (11/30/2021). Vice-President Kamala Harris stalked me to Ohio, where she switched the Direct Express card with a student loan forgiveness notice, addressed to Oxford, Ohio, arming the Oxford, Michigan school rampage shooting. The details of her undisclosed benefit fraud are unknown, but it would seem that she is documented to have failed in her effort before the Ohio state legislature to embezzle all the disability beneficiaries in a genuine state. Harris has been convicted for the rampage shooting in defense against the embezzling President's impeachment proceeding at the International Court of Justice. The press is also very unhappy with her inappropriate laughing on the topic of refugees. While laughter may be the best medicine, forced laughter has not been indication of loyalty to the medical ethics required to be a family "member" of Hospitals & Asylums (HA). It is assumed that Biden's colored lady is frequently, severely mentally ill due to toxic exposure, especially when flying on commercial flights, like Vice-President Pence, before her, who did a lot better in a private jet, but Biden might be one of those slave owners, who poisonously torture the colored women, violently defending his election fraud victory, he forces to become pregnant, so he can pass the Bipartisan Infrastructure Bill, eg. Shalanda Young, Acting Director Office of Management and Budget. The meaning seems to be don't impeach Biden, Harris is the extremely criminal ballot stuffer, who would kill his children is he had more than one of three left. The FBI, under the authority of the California State Attorney General (AG), is consistently reported to first degree murder a handful of innocent people, to retaliate against every well-meant email to local California government. Former California AG Kamala Harris is known only as a semi-literate email address thief and political spammer, who thinks the people she is not killing with the other email hand, vote for her, and has so little mental faculty she is not that much of an impediment to the legal system. Harris needs to be prevented from her style of Pelosi fraud, receiving and infringing on confidential information, ie. The FBI, massive lists of names and addresses, transportation intelligence information and mobilizing local bio-terrorists to defraud the election by stuffing the ballot 52USC§20511(b) and 18USC§595.

The Comptroller General of the Government Accountability Office has until August 2022 to make a report pursuant to A bill to require the Comptroller General of the United States to conduct a study on disparities associated with race and ethnicity with respect to certain benefits administered by the Secretary of Veterans Affairs, and for other purposes Public Law No: 117-66 (11/30/2021). The President must be charged with racial discrimination for using this bill to justify saying that he was studying to ensure payment of veterans benefits at a time when no disabled veteran or worker in Washington DC received their November 2021 direct deposit, and in contemporary lingo this constitutes a denial of service attack, synonymous with discrimination. The Comptroller General is obligated to study racial disparities in veterans benefits and not be distracted by the failure to respond to discrimination against disability, although the GAO has the option to include this case study in the off-chance they can do so in good faith. The Government Accountability Office (GAO) has already been dismissed by the Supreme Court for aggravated identity theft on the topic of the autumn 2021

embezzlement, and is not ordered to account for the embezzlement of disabled people in DC in November 2021.

The FBI and not the secret police reporting Bureau of Fiscal Service and Social Security Administration leakers are held responsible for wire fraud that defrauded all disabled workers and veterans in DC in, or beginning in November 2021. They had been acting up in defense of the call to abolish the Washington DC office for their kleptomaniac Pelosi fraud, less violent than most other FBI offices around the nation, due to the shortage of prisoners to intoxicate, since the prison concentration was reduced from the highest in the world at 1,500 detainees per 100,000 residents in 2005 to about 350 per 100,000 in 2016. In their retaliatory defense of their embezzlement of the Secretary of State's moral consciousness, whose writing released *Meng Wanzhou et al v. Meng Hongweii.* Hospitals & Asylums HA-4-1-19, they falsely arrested some police officers in New York and then got serious with their 'Prohibition' of Coercion and Retaliation Sec. 503 of the Americans with Disabilities Act 42USC§12203. Inspired by some complaints about the random imposition of the 10 percent DC sales tax on some food items, sometimes, the DC FBI got the bright idea to go to China to investigate the criminal capabilities of a manufacturer of card reader technology used by supermarkets, in October 2021. In November 2021 no disabled worker or veteran located in DC got their direct deposit. It is unknown if they continue to be victimized, or if they have received all the money they are due.

Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, transmits or causes to be transmitted by means of wire, radio, or television communication in interstate or foreign commerce, any writings, signs, signals, pictures, or sounds for the purpose of executing such scheme or artifice, shall be fined under this title or imprisoned not more than 20 years, or both. If the violation occurs in relation to, or involving any benefit authorized, transported, transmitted, transferred, disbursed, or paid in connection with, a presidentially declared major disaster or emergency...or affects a financial institution, such person shall be fined not more than $1,000,000 or imprisoned not more than 30 years, or both under 18USC§1343. $1 million fine is a lot more than the $50,000 for Delegations respecting claims against the FBI 28CFR§0.89a but a $1 million fine for wire fraud is definitely due against the DC FBI, slated for abolition by more than 300 economists, for this embezzlement of equality under 18USC§656.

In regards to the elements of wire fraud the Department of Justice reports that *United States v. Maxwell*, 920 F.2d 1028, 1035 (D.C. Cir. 1990) held, wire fraud requires proof of (1) a scheme to defraud; and (2) the use of an interstate wire communication to further the scheme." This simplifies, *United States v. Profit*, 49 F.3d 404, 406 n. 1 (8th Cir.) that held, the four essential elements of the crime of wire fraud are: (1) that the defendant voluntarily and intentionally devised or participated in a scheme to defraud another out of money; (2) that the defendant did so with the intent to defraud; (3) that it was reasonably foreseeable that interstate wire communications would be used; and (4) that interstate wire communications were in fact used) (*citing* Manual of Model Criminal Jury Instructions for the District Courts of the Eighth Circuit 6.18.1341 (West 1994)), *cert. denied*, 115 S.Ct. 2289 (1995). For the purpose of correcting FBI wire-fraud abuse, both in this case of non-transmission of scheduled direct deposit benefits to any disabled veteran or worker located in the District of Columbia and the fairly frequent frightening cases where probably severely mentally ill, FBI intoxicated defendants, are arrested and sentenced by an equally panicky judge, because the FBI has discovered the record of a transaction, that is alleged to be wire fraud, although little to nothing seems to indicate anything illegal occurred except the unlawful involvement of the FBI obstructed the correction of the error, if any, by

bankruptcy procedure. In this case, the malicious non-transmission of money by wire due to the interference with and/or destruction of financial institution wire communication by the FBI secret police, is as devious a scheme or artifice to defraud and using certain psychotropic substances to make everyday wire transmissions seem illegal to the panicking financial professional/judge.

Dimethoxymethylamphetamine (DOM) also called STP, is not listed as a controlled substance, although it is said to be 50 times more powerful than mescaline. DOM is highly associated with the intoxication of suicide attackers by the FBI, eg. 9-11 suicide attackers. DOM is suspected of causing the hallucinations and severely delusional thinking that trigger suicides and rampage shootings and abusive crimes by more civilized privileged people, ie. Netspend executives, equally confused about substantive legal matters other than life and death. DOM causes a three day sleepless panic attack if not washed off with water, during the peak the devil on one shoulder usually defeats the angel on the other. After a full length panic attack, without re-exposure, that is not cognizantly treated by washing the invisible toxic substance off with water, there is six month recovery from severe mental illness, that is often fraught with a strange persecution to obfuscate the timely recovery from severe mental illness from DOM exposure. DOM can contaminate paper documents to induce extremely panicky decision-making, that must be rejected, like bad decision-making in general.

5. Review of the 2021 FDIC Annual Report

The 2021 Annual Report Federal Deposit Insurance Corporation has been reviewed. In response to the economic and market volatility that ensued, the FDIC undertook a broad array of swift actions to maintain stability and public confidence in the nation's banking system. The FDIC got bent out of shape, focusing on providing necessary flexibility to both banks and their customers – particularly the most heavily affected individuals and businesses – while maintaining the safety and soundness of the banking system. Based on the results of our biennial survey of households, the proportion of U.S. households that were banked in 2019 – 94.6 percent – was the highest since the survey began in 2009. 7 million households do not have a banking relationship with which to deposit their checks or to save for unexpected expenses. One of the most recent achievements is the launch of the Mission-Driven Bank Fund, which we announced in September. In November 2021, the FDIC created the Office of Minority and Community Development Banking – a new Office that will further support the agency's ongoing strategic and direct engagement with MDIs, CDFIs, and other mission-driven banks. The non-depositor insurance paying FDIC seems to be a major perverter of international law. Unbanking people is an offensive action they don't redress and minority political organization seems to be a method for corrupting minorities to commit crimes, ie. Netspend has always been primarily staffed by foreign nationals, whose reputation as financial and identity workers is seriously harmed by their behavior under the influence of the non-depositor insurance paying FDIC. Every other country pays depositor insurance in behalf of bankrupt banks.

Congress created the FDIC in the Banking Act of 1933 to maintain stability and public confidence in the nation's banking system. The statute provided a federal government guarantee of deposits in U.S. depository institutions so that depositors' funds, within certain limits, would be safe and available to them in the event of a failure of an insured depository institution (IDI). The FDIC carries out its mission through three major programs: insurance, supervision, and receivership management. The Insurance Program encompasses the activities undertaken by the FDIC to administer the Deposit Insurance Fund (DIF), which is funded through assessments on IDIs as well as investment income, to resolve failed IDIs in the manner least costly to the DIF, and to provide depositors with timely access

to their insured funds when an IDI fails. The Supervision Program encompasses the activities undertaken by the FDIC to promote safe and sound operations and compliance with fair lending, consumer protection, and other applicable statutes and regulations by IDIs for which the FDIC is the primary federal regulator (in cooperation with state banking agencies). The FDIC also has backup supervisory responsibility for other IDIs for which the Board of Governors of the Federal Reserve System (FRB) and the Office of the Comptroller of the Currency (OCC) are the primary federal regulators. The FDIC is responsible for monitoring and assessing risks posed by, and planning for the resolution of, large, complex financial institutions (LCFIs) under authority derived from the Federal Deposit Insurance Act (FDI Act) and the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). . As part of this work, the FDIC and the FRB have joint responsibility for reviewing resolution plans submitted by large bank holding companies and designated nonbank financial companies that demonstrate how they would be resolved in a rapid and orderly manner in the event of financial distress; and, under specified circumstances, administer the orderly liquidations of covered financial companies.

Division of Banking Regulation of US Financial Institutions 2021

Primary Federal Regulator	Number of Institutions	Total Assets (Dollars in Millions)
FDIC	3,209	$4,004,570
OCC	1042	$14,875,388
FRB	727	$3,684,242
TOTAL	4978	$22,564,200
Source: Quarterly Banking Profile. Data as of 3/31/2021		

For 30 consecutive years, the U.S. Government Accountability Office has issued unmodified audit opinions for the two funds administered by the FDIC: the Deposit Insurance Fund (DIF) and the Federal Savings and Loan Insurance Corporation (FSLIC) Resolution Fund (FRF). The Depositor Insurance Fund (DIF) balance rose to a record $123.1 billion as of December 31, 2021, compared to the year-end 2020 balance of $117.9 billion. The Fund balance increase was primarily due to assessment revenue, offset by a small increase in expenses. No insured financial institutions failed in 2021 and the contingent liability for anticipated failures declined to $20.8 million as of December 31, 2021, compared to $78.9 million as of December 31, 2020. The DIF U.S. Treasury securities investment portfolio balance was $114.6 billion as of December 31, 2021, an increase of $4.1 billion over the year-end 2020 portfolio balance of $110.5 billion. Record low rates drove a decrease of $730 million in interest revenue on DIF investments which totaled nearly $1 billion for 2021, compared to $1.7 billion for 2020. FDIC expenditures remained relatively unchanged compared to 2020. Spending totaled approximately $1.89 billion—$422 million (or 18.2 percent) less than the 2021 FDIC Operating Budget of $2.31 billion and just $15 million (or 0.8 percent) more than 2020 actual spending of $1.88 billion. The FDIC Board of Directors recently approved a 2022 FDIC Operating Budget totaling $2.26 billion, down $16 million (or 0.7 percent) from the 2021 budget. The FDIC's authorized full-time equivalent staffing rose from 5,728 in 2020 to 5,853 in 2021, a 2.2 percent increase. Authorized staffing for 2022 is 5,897 full-time equivalent positions, 44 positions (or approximately 0.8 percent) higher than 2021. At the end of 2021, minorities represent 32 percent of the permanent workforce and women account for more than 44 percent. Individuals with disabilities account for 14 percent of the

workforce, above the 12 percent federal benchmark, almost 13 percent of new-hires were veterans, including veterans with disabilities.

As insurer of bank and savings association deposits, the FDIC must continually evaluate and effectively manage how changes in the economy, financial markets, and banking system affect the adequacy and the viability of the Deposit Insurance Fund (DIF). In 2010, the FDIC developed a comprehensive, long-term DIF management plan to reduce the effects of cyclicality and achieve moderate, steady assessment rates throughout economic and credit cycles, while also maintaining a positive fund balance, even during a banking crisis. Under this plan, to increase the probability that the fund reserve ratio (the ratio of the fund balance to estimated insured deposits) would reach a level sufficient to withstand a future crisis, the FDIC Board set the Designated Reserve Ratio of the DIF at 2.0 percent. The FDIC views the 2.0 percent Designated Reserve Ratio as a long-term goal and the minimum level needed to withstand future crises of the magnitude of past crises. In December 2021, the Board voted to maintain the 2.0 percent ratio for 2022. Additionally, as part of the long-term DIF management plan, the FDIC suspended dividends indefinitely when the fund reserve ratio exceeds 1.5 percent. In lieu of dividends, the plan prescribes progressively lower assessment rates that will become effective when the reserve ratio exceeds 2.0 percent and 2.5 percent. The DIF balance continued to grow through 2021, as it has every quarter since the end of 2009, driven primarily by assessment revenue. Growth in the fund balance was offset by strong growth in insured deposits due to additional fiscal stimulus. The fund reserve ratio was 1.27 percent at September 30, 2021, three basis points lower than the previous year. Extraordinary growth in insured deposits during the first and second quarters of 2020 caused the DIF reserve ratio to decline below the statutory minimum of 1.35 percent as of June 30, 2020. In 2021, insured deposit growth decelerated compared to the extraordinary growth experienced in the first half of 2020, but remained above average in the first quarter of 2021 due to subsequent additional fiscal stimulus and continued elevated savings rates. During the second and third quarters of 2021, insured deposits grew in line with recent historical averages. In its June and December 2021 semiannual updates, the FDIC continued to project that the reserve ratio, while subject to uncertainty, would return to the statutory minimum level of 1.35 percent by September 30, 2028.

The FDIC's bank examination efforts are at the core of its supervisory program. As of December 31, 2021, the FDIC was the primary federal regulator for 3,135 FDIC-insured, state chartered institutions that were not members of the Federal Reserve System (generally referred to as "state nonmember" institutions). Through risk management (safety and soundness), consumer compliance, CRA, and other specialty examinations, the FDIC assesses an institution's operating condition, management practices and policies, and compliance with applicable laws and regulations. During the course of 2021, the FDIC conducted 1,268 statutorily required risk management examinations, and conducted all required follow-up examinations for FDIC-supervised problem institutions, within prescribed time frames. The FDIC also conducted 1,100 statutorily required CRA/consumer compliance examinations (740 joint CRA/consumer compliance examinations, 358 consumer compliance-only examinations, and two CRA-only examinations). In addition, the FDIC performed 2,831 specialty examinations, including statutorily required reviews of compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) requirements, within prescribed time frames. Assessment revenue is recognized for the quarterly period of insurance coverage based on an estimate. The estimate is derived from an institution's regular risk-based assessment rate and assessment base for the prior quarter adjusted for certain changes in supervisory examination ratings for larger institutions, modest assessment base growth and average assessment rate adjustment factors. Annual assessment rates averaged approximately 3.6 cents and 4.0 cents per $100 of the assessment base in 2021 and 2020, respectively.

As of September 30, 2021, 46 insured institutions with total assets of $50.6 billion were designated as problem institutions (i.e., institutions with a composite CAMELS rating of 4 or 5) for safety and soundness purposes. By comparison, on September 30, 2020, there were 56 problem institutions with total assets of $53.9 billion. This represents an 18 percent decrease in the number of problem institutions and a 6 percent decline in problem institution assets. For the 12 months ended September 30, 2021, 19 institutions with aggregate assets of $2.6 billion were removed from the list of problem financial institutions, while 9 institutions with aggregate assets of $1.7 billion were added to the list. The FDIC is the primary federal regulator for 27 of the 46 problem institutions, with total assets of $3.5 billion. In 2021, the FDIC's Division of Risk Management Supervision (RMS) initiated 78 formal enforcement actions and 60 informal enforcement actions.® Enforcement actions against institutions included, but were not limited®to, seven actions under Section 8(b) of the FDI Act, one of which was a notice of charges, and 60 memoranda of understanding (MOUs). No civil money penalties or Section 39 Compliance Plans were issued. Of these enforcement actions against institutions, 13 MOUs were based, in whole or in part, on apparent violations of BSA/AML laws and regulations. In addition, enforcement actions were also initiated against individuals. These actions included, but were not limited to, 25 removal and prohibition actions under Section 8(e) of the FDI Act (21 consent orders and four notices of intention to remove/prohibit), one action under Section 8(b) of the FDI Act, and 12 civil money penalties (CMPs) (eight orders to pay and four notices of assessment). As of December 31, 2021, 26 insured state nonmember institutions (collectively, with total assets of $25 billion), about one percent of all supervised institutions, were problem institutions for consumer compliance, CRA, or both. All of the problem institutions for consumer compliance were rated "4" for consumer compliance purposes, with none rated "5". For CRA purposes, the majority were rated "Needs to Improve"; only one was rated "Substantial Noncompliance". As of December 31, 2021, all follow-up examinations for problem institutions were performed on schedule. Consumer compliance examination findings resulted in banks making voluntary restitution of approximately $3.2 million to 28,936 consumers and Truth in Lending Act reimbursements of approximately $575,000 to more than 5,510 consumers.

In 2021, the FDIC sent financial institutions alerts relating to the Solarwinds, Microsoft Exchange, Apache Log4J, and other vulnerabilities. On August 11, 2021, the FFIEC issued new guidance entitled *Authentication and Access to Financial Institution Services and Systems*. The guidance provides financial institutions with examples of effective authentication and access risk management principles and practices. These principles and practices are for digital banking services and information systems. The new guidance addresses a financial institution's risk assessment, which is critical for determining appropriate access and authentication practices; authentication practices for a wide range of users including customers, employees, third parties, and service accounts accessing financial institution systems and services; and how multi-factor authentication, or controls of equivalent strength, can be used to effectively mitigate risks of unauthorized access. The guidance replaces the FFIEC-issued *Authentication in an Internet Banking Environment* (2005) and the *Supplement to Authentication in an Internet Banking Environment* (2011). Throughout the COVID-19 pandemic, examiners have continued the FDIC examination program despite pandemic conditions, in part by leveraging prior efforts and existing technology systems.

Community banks (as defined for FDIC research purposes) made up 91 percent of all FDIC- insured institutions on September 30, 2021. While these banks hold just 12 percent of banking industry assets, community banks are of critical importance to the U.S. economy and local communities across the nation. Community banks hold 39 percent of the industry's small loans to farmers and businesses,

making them the lifeline to entrepreneurs and small enterprises of all types. They hold the majority of bank deposits in U.S. rural counties and micropolitan counties with populations up to 50,000. In fact, as of June 2021, community banks held more than 75 percent of deposits in 1,144 U.S. counties. In more than 600 of these counties, the only banking offices available to consumers were those operated by community banks. During 2021, the FDIC approved deposit insurance for 12 new community banks. The FDIC is committed to addressing the unique challenges associated with supervising, insuring the deposits of, and resolving large and complex financial institutions (LCFIs). Certain large banking organizations and nonbank financial companies designated by FSOC for supervision by the FRB are periodically required to submit resolution plans to the FDIC and FRB. Each resolution plan, commonly known as a "living will," must describe the company's strategy for a rapid and orderly resolution under the U.S. Bankruptcy Code in the event of material financial distress or failure of the company. Each firm's resolution plan includes core elements—such as capital, liquidity, and recapitalization strategies

Under the Dodd-Frank Act, failed or failing financial companies are expected to file for reorganization or liquidation under the U.S. Bankruptcy Code, similar to any failed or failing non-financial company. Title II of the Dodd-Frank Act provides a backup authority for resolving a company for which the bankruptcy process is not viable. There are strict parameters on the use of the Title II Orderly Liquidation Authority, however, and it can only be invoked under a statutorily prescribed recommendation and determination process, coupled with an expedited judicial review process. The FDIC has implemented several record-keeping regulations to support the resolvability of certain large IDIs and nonbank financial companies by requiring institutions subject to those regulations to maintain record-keeping and reporting capabilities to enable the timely determination of deposit insurance coverage and the evaluation of Qualified Financial Contracts (QFCs). The FDIC's Record-keeping for Timely Deposit Insurance Determination regulation (12 CFR Part 370) became effective on April 1, 2017, with an initial compliance date of April 1, 2020, that could be extended to April 1, 2021, if certain conditions were satisfied. Under this rule, an IDI that has two million or more deposit accounts for two consecutive quarters must implement the information technology system and record-keeping capabilities needed to calculate the amount of deposit insurance coverage available for each deposit account in the event of its failure. Doing so will improve the FDIC's ability to fulfill its statutory mandates to pay deposit insurance as soon as possible after an institution's failure and to resolve an institution at the least cost to the Deposit Insurance Fund.

There are two regulations that require QFC record-keeping. The first is the regulation promulgated by the U.S. Treasury for Qualified Financial Contracts Record-keeping related to the FDIC Orderly Liquidation Authority (31 CFR Part 148), which requires certain nonbank financial companies to provide detailed QFC reporting to the FDIC on an ongoing basis. The second is the FDIC's Recordkeeping Requirements for Qualified Financial Contracts regulation (12 CFR Part 371), which requires IDIs meeting the definition for "troubled condition" to provide detailed QFC reporting to the FDIC. Both rules require institutions within their scope to prepare in advance to provide the information about their QFC portfolios, which may be of a significant size and complexity, to facilitate well-informed decisions about how to manage them if the FDIC ever were appointed receiver for any of those institutions, whether under the FDI Act or under the Orderly Liquidation Authority, as applicable. In April 2021, the FDIC issued a notice of proposed rule-making implementing its statutory authority under 12USC§1828(a)(4) to prohibit any person or organization from making misrepresentations about FDIC deposit insurance or misusing the FDIC's name or logo. The proposed rule would implement section 18(a)(4) of the FDI Act (Section 18(a)(4)), which prohibits any person or

organization from: (1) making false or misleading representations about deposit insurance; (2) using the FDIC's name or logo in a manner that would imply that an uninsured financial product is insured or guaranteed by the FDIC; or (3) knowingly misrepresenting the extent and manner of deposit insurance.

In May 2021, the FDIC's Deposit Insurance Section merged with the Consumer Response Center, creating the National Center for Consumer and Depositor Assistance (NCDA). The NCDA is comprised of staff on the East and West coasts, with a centrally located hub in the Kansas City Regional Office. The NCDA fulfills two mission-critical functions for the FDIC: (1) investigating and responding to consumer complaints and inquiries involving FDIC-supervised institutions; and (2) promoting public awareness and understanding of FDIC deposit insurance coverage and ensuring depositors and bankers have ready access to information regarding deposit insurance rules and requirements. In 2021, the FDIC's Consumer Response Center (CRC) handled 17,714 written and telephonic complaints and inquiries. Of the 14,236 involving written correspondence, 5,710 were referred to other agencies. The FDIC handled the remaining 8,526. The FDIC helped consumers receive more than $1,292,200 in refunds and voluntary compensation from financial institutions as a result of the assistance provided by the FDIC.

In July 2021, the FDIC issued a proposed rule to amend its regulations governing deposit insurance coverage. The proposal would provide depositors and bankers with a rule for trust account coverage that is easy to understand and would help to facilitate the prompt payment of deposit insurance in the event of a failure of an IDI with a large number of trust accounts. Specifically, the proposed rule would merge the revocable and irrevocable trust categories into one trust account category. A deposit owner's trust deposits would be insured for up to $250,000 for each of the trust beneficiaries, not to exceed five, regardless of whether a trust is revocable or irrevocable. This would provide for a maximum amount of deposit insurance coverage of $1,250,000 per owner, per insured depository institution for trust deposits. This rule was approved January 2022. In July 2021, the FDIC issued a proposed rule to amend its regulations governing deposit insurance coverage. The proposal would provide depositors and bankers with a rule for trust account coverage that is easy to understand and would help to facilitate the prompt payment of deposit insurance in the event of a failure of an IDI with a large number of trust accounts. Specifically, the proposed rule would merge the revocable and irrevocable trust categories into one trust account category. A deposit owner's trust deposits would be insured for up to $250,000 for each of the trust beneficiaries, not to exceed five, regardless of whether a trust is revocable or irrevocable. This would provide for a maximum amount of deposit insurance coverage of $1,250,000 per owner, per insured depository institution for trust deposits.

The Division of Resolutions and Receiverships is responsible for resolving the failure of IDIs with assets under $100 billion. The FDIC employs a variety of strategies to ensure the prompt payment of deposit insurance to insured depositors and to provide for the least costly resolution transaction to the DIF. No depositor has ever experienced a loss on their insured funds as a result of a bank failure. During 2021, there were no insured institution failures. This is the first calendar year since 2018 during which no federally insured institutions failed. 4 failed in 2020 with total assets of $0.5 billion and $0.4 billion deposits, miscalculated at $0.1 billion loss to the DIF. In 2019 4 institutions failed with $0.2 billion in assets and $0.2 billion in deposits, at a $0.03 billion loss to DIF. Proceeds generated from asset sales and collections are used to pay receivership claimants, including depositors whose accounts exceeded the insurance limit. During 2021, receiverships paid dividends of $536,000 to depositors whose accounts exceeded the insurance limit. During 2021, DRR continued to make significant progress removing impediments to receivership terminations, including clearing 355 of 966

impediments and terminating 43 of 234 active receiverships.

Normally depositors are supposed to have access to funds within 24 hours however, because there were no failures in 2021, this is not applicable. The FDIC investigates bank failures to identify potential claims against directors, officers, securities underwriters and issuers, fidelity bond insurance carriers, appraisers, attorneys, accountants, mortgage loan brokers, title insurance companies, and other professionals who may have caused losses to insured depository institutions that failed. During 2021, the FDIC recovered $35.1 million from professional liability claims and settlements. The FDIC authorized one professional liability lawsuit during 2021. As of December 31, 2021, the FDIC's caseload included nine professional liability lawsuits (down from 10 at year-end 2020), four residential mortgage malpractice and fraud lawsuits (down from eight at year-end 2020), and open investigations in six claim areas out of four institutions. As part of the sentencing process, for those convicted of criminal wrongdoing against an insured institution that later failed, a court may order a defendant to pay restitution or to forfeit funds or property to the receivership. The FDIC, working with the U.S. Department of Justice in connection with criminal restitution and forfeiture orders issued by federal courts and independently in connection with restitution orders issued by the state courts, collected $6.8 million in 2021.

In 2021 the objective to achieve a DIF reserve ratio of at least 1.35 percent of estimated insured deposits by September 30, 2028 has eclipsed the primary mission to pay depositor insurance in 24 hours. The DIF balance was $123.1 billion at December 31, 2021, an increase of $5.2 billion from the year-end 2020 balance. The DIF's comprehensive income totaled $5.2 billion for 2021 compared to comprehensive income of $7.5 billion during 2020. The year-over-year decrease in comprehensive income of $2.3 billion was primarily driven by a decrease in interest and fair value adjustments on U.S. Treasury securities of $2.4 billion. Assessment revenue decreased nominally. Assessment revenue was $7.1 billion for both 2021 and 2020. The DIF's interest revenue on U.S. Treasury securities for 2021 was nearly $1.0 billion, compared to $1.7 billion in 2020. The $730 million year-over-year decrease was despite the $4.1 billion increase in the investment portfolio, as maturities continue to be reinvested into lower yielding securities. During 2021, the DIF recognized an unrealized loss on U.S. Treasury securities of $1.2 billion, down from a $483 million unrealized gain in 2020. This decrease was primarily due to yields rising, as market participants priced in the withdrawal of economic support from the Federal Reserve and potential rate hikes for 2022. The DIF's cash, cash equivalents, and U.S. Treasury investment portfolio balances increased by $6.3 billion during 2021 to $120.1 billion at year-end 2021, from $113.8 billion at year-end 2020. This increase was primarily due to assessment collections of $7.3 billion and interest received on U.S. Treasury securities of $3.9 billion, less operating expenses paid of $1.8 billion.

Deposit Insurance Fund Selected Statistics 2019-2021
(millions)

	2021	2020	2019
Revenue	8,153	8,796	7,095
Operating Expenses	1,843	1,846	1,796
Insurance and Other Expenses (includes	(137)	(155)	(1,282)

provision for losses)			
Net Income	6,448	7,105	6,582
Comprehensive Income	5,244	7,550	7,738
Fund as a Percentage of Insured Deposits (reserve ratio)	1.27%	1.29%	1.41%
Selected Statistics			
Total DIF-Member Institutions	4,914	5,002	5,177
Problem Institutions	46	56	51
Total Assets of Problem Institutions	50,588	55,830	46,190
Institution Failures	0	4	4
Total Assets of Failed Institutions in Year	0	455	209
Number of Active Failed Institutions in Receiverships	`19`	234	248

Source: FDIC

The FDIC segregates its corporate operating budget and expenses into three separate components: ongoing operations, receivership funding, and the Office of Inspector General (OIG). FDIC operating expenditures totaled $1.9 billion in 2021, including $1.8 billion in ongoing operations, $41 million in receivership funding, and $40 million for the OIG. This represented approximately 87 percent of the approved budget for ongoing operations, 23 percent of the approved budget for receivership funding, and 90 percent of the approved budget for the OIG for the year. The approved 2022 FDIC Operating Budget of approximately $2.3 billion consists of $2.1 billion for ongoing operations, $75 million for receivership funding, and $47 million for the OIG. The level of approved ongoing operations budget for 2022 is approximately $82 million (4 percent) higher than the 2021 ongoing operations budget, while the approved receivership funding budget is $100 million (57 percent) lower than the 2021 receivership funding budget. The 2022 OIG budget is $2 million (5 percent) higher than the 2021 OIG budget. As in prior years, the 2022 budget was formulated primarily on the basis of an analysis of projected workload for each of the Corporation's three major business lines and its program support functions. The total proposed operating budget is $16 million (0.7 percent) lower than the 2021 FDIC Operating Budget, largely due to the elimination of the increased contingency reserves approved by the Board for 2021 to ensure the FDIC's readiness to be able to respond quickly to potential supervisory or resolutions issues related to the ongoing pandemic.

The Federal Deposit Insurance Corporation (FDIC) is the independent deposit insurance agency created by Congress in 1933 to maintain stability and public confidence in the nation's banking system. Provisions that govern the FDIC's operations are generally found in the Federal Deposit Insurance (FDI) Act, as amended (12USC§1811, *et seq*). In accordance with the FDI Act, the FDIC, as

administrator of the Deposit Insurance Fund (DIF), insures the deposits of banks and savings associations (insured depository institutions). In cooperation with other federal and state agencies, the FDIC promotes the safety and soundness of insured depository institutions (IDIs) by identifying, monitoring, and addressing risks to the DIF. Federally chartered IDIs are supervised by the Office of the Comptroller of the Currency; state chartered IDIs that are members of the Federal Reserve are supervised by the Federal Reserve and their state supervisors; and state chartered IDIs that are not members of the Federal Reserve are supervised by the FDIC and their state supervisors. The DIF is primarily funded from deposit insurance assessments and interest earned on investments in U.S. Treasury securities. Other available funding sources, if necessary, are borrowings from the Treasury, the Federal Financing Bank (FFB), Federal Home Loan Banks, and IDIs. The FDIC has borrowing authority of $100 billion from the Treasury and a Note Purchase Agreement with the FFB, not to exceed $100 billion, to enhance the DIF's ability to fund deposit insurance. A statutory formula, known as the Maximum Obligation Limitation (MOL), limits the amount of obligations the DIF can incur to the sum of its cash, 90 percent of the fair market value of other assets, and the amount authorized to be borrowed from the Treasury. The MOL for the DIF was $222.5 billion and $217.2 billion as of December 31, 2021 and 2020, respectively.

The FDIC, as receiver, is responsible for managing and disposing of the assets of failed institutions. The assets held by receiverships, and bridge institutions and the claims against them, are accounted for separately from the DIF assets and liabilities to ensure that proceeds from these entities are distributed according to applicable laws and regulations. Therefore, income and expenses attributable to resolution entities are accounted for as transactions of those entities. The FDIC, as administrator of the DIF, bills resolution entities for services provided on their behalf. The FDI Act requires that the DIF funds be invested in obligations of the United States or in obligations guaranteed as to principal and interest by the United States. The Secretary of the Treasury must approve all such investments in excess of $100,000 and has granted the FDIC approval to invest the DIF funds only in U.S. Treasury obligations that are purchased or sold exclusively through the Treasury's Bureau of the Fiscal Service's Government Account Series program.

The receivables from resolutions result from DIF payments to cover obligations to insured depositors (subrogated claims), advances to resolution entities for working capital, and administrative expenses paid on behalf of resolution entities. As of December 31, 2021, the FDIC, as receiver, managed 191 active receiverships; no new receiverships were established in 2021. The resolution entities held assets with a book value of $1.5 billion as of December 31, 2021, and $2.1 billion as of December 31, 2020 (including $1.4 billion and $1.8 billion, respectively, of cash, investments, receivables due from the DIF, and other receivables). For failed institutions resolved using a whole bank purchase and assumption transaction with an accompanying shared- loss agreement (SLA), the FDIC agreed to share in future losses and recoveries experienced by the acquirer on those assets covered under the agreement. Financial instruments that potentially subject the DIF to concentrations of credit risk are receivables from resolutions. Financial instruments that potentially subject the DIF to concentrations of credit risk are receivables from resolutions. The DIF records a contingent liability and a loss provision for DIF-insured institutions that are likely to fail when the liability is probable and reasonably estimable, absent some favorable event such as obtaining additional capital or merging.

The banking industry's financial condition and performance improved in 2021 from the economic stress related to the COVID-19 pandemic that was first experienced in 2020. During 2021, no

institutions failed. According to the third quarter 2021 financial data submitted by DIF-insured institutions, the banking industry reported net income for the first nine months of $216 billion, an increase of 145 percent from the same period a year ago. The increase in net income was primarily the result of negative provision expenses. Provisions for credit losses for the first nine months of 2021 were negative $30.4 billion, as compared to $129.1 billion over the same time period a year ago, reflecting economic improvements and positive credit quality metrics. Largely because of fiscal and monetary policy, deposits continued to grow, increasing by $2 trillion, or 12.0 percent, since September 30, 2020. Although economic growth slowed in third quarter 2021, due to waning fiscal support to the economy and supply constraints to production, the economy continued to expand and sustain bank loan growth. The December 2021 Blue Chip Economic Indicators consensus forecast for GDP growth is 5.6 percent for full-year 2021, up from negative 3.4 percent in 2020 and well above its pre- pandemic growth rate. The labor market recovery continued, and the unemployment rate continued to decline. While the labor market has not fully recovered from deep job losses in 2020, the labor market tightened with higher wages and worker shortages in many industries. Inflation increased to multi-decade highs during the year reflecting higher energy prices, supply chain issues, and strong demand. The DIF records an estimated loss for unresolved legal cases to the extent that those losses are considered probable and reasonably estimable. The FDIC recorded probable litigation losses of $200 thousand for the DIF as of December 31, 2021 and 2020, respectively. In addition, the FDIC has identified reasonably possible losses from unresolved cases of $1 million and $650 thousand as of December 31, 2021 and 2020, respectively.

In connection with purchase and assumption agreements for resolutions, the FDIC, in its receivership capacity, generally indemnifies the purchaser of a failed institution's assets and liabilities in the event a third party asserts a claim against the purchaser unrelated to the explicit assets purchased or liabilities assumed at the time of failure. The FDIC, in its corporate capacity, is a secondary guarantor if a receivership is unable to pay. These indemnifications generally extend for a term of six years after the date of institution failure. The FDIC is unable to estimate the maximum potential liability for these types of guarantees as the agreements do not specify a maximum amount and any payments are dependent upon the outcome of future contingent events, the nature and likelihood of which cannot be determined at this time. During 2021 and 2020, the FDIC, in its corporate capacity, made no indemnification payments under such agreements, and no amount has been accrued in the accompanying financial statements with respect to these indemnification guarantees.

If the reserve ratio falls below 1.35 percent, or the FDIC projects that it will within six months, the FDIC generally must implement a Restoration Plan that will return the DIF to 1.35 percent within eight years. In September 2020, the FDIC established a Restoration Plan when the reserve ratio fell below 1.35 percent, to 1.30 percent as of June 30, 2020, due to extraordinary insured deposit growth in the first and second quarters of 2020. Under the Restoration Plan, the FDIC will maintain the current schedule of assessment rates for all IDIs and closely monitor the factors affecting the reserve ratio, updating the plan as necessary. To determine whether the reserve ratio has reached the statutory minimum, the FDIC will rely on the reserve ratio as of September 30, 2028.

The Unclaimed Deposits Amendments Act of 1993 (UDAA), Public Law 103-44, amended the FDI Act effective June 28, 1993 (codified as 12USC§1822 (e)). In accordance with the UDAA, the FDIC delivers to the appropriate states insured bank deposits not claimed within 18 months of the date when the FDIC initiates payment of insured deposits as a part of a bank failure, unless the appropriate state declines to accept custody. After receipt, states have custody of the deposits for 10 years, during which

time a state treats deposits as unclaimed property. At the end of the 10 years, states are required to transfer any remaining unclaimed deposits to the FDIC and those deposits become the FDIC's property. As of December 31, 2021, states have returned $103 million of unclaimed insured deposits to the FDIC, which the DIF recognized as revenue. The FDIC is the administrator of the Federal Savings and Loan Insurance Corporation (FSLIC) Resolution Fund (FRF). The FSLIC was created through the enactment of the National Housing Act of 1934. The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) abolished the insolvent FSLIC and created the FRF.

In *United States v. Winstar Corp*., 518 U.S. 839 (1996), the Supreme Court held that when it became impossible following the enactment of FIRREA in 1989 for the federal government to perform certain agreements to count goodwill toward regulatory capital, the plaintiffs were entitled to recover damages from the United States. The FRF is composed of two distinct pools: the FRF-FSLIC and the FRF-RTC. The FRF-FSLIC consists of the assets and liabilities of the former FSLIC. The FRF-RTC consists of the assets and liabilities of the former RTC. Pursuant to legal restrictions, the two pools are maintained separately and the assets of one pool arenot available to satisfy obligations of the other. Contributed capital, accumulated deficit, and resolution equity consisted of the following components by each pool (dollars in thousands). The FRF-FSLIC and the former RTC received $43.5 billion and $60.1 billion from the U.S. Treasury, respectively, to fund losses from thrift resolutions prior to July 1, 1995. Additionally, the FRF-FSLIC issued $670 million in capital certificates to the Financing Corporation (a mixed-ownership government corporation established to function solely as a financing vehicle for the FSLIC) and the RTC issued $31.3 billion of these instruments to the REFCORP. FIRREA prohibited the payment of dividends on any of these capital certificates. Through December 31, 2021, the FRF-FSLIC received a total of $2.3 billion in goodwill appropriations, the effect of which increased contributed capital. Through December 31, 2021, the FRF-RTC had returned $4.6 billion to the U.S. Treasury and made payments of $5.2 billion to the REFCORP. The most recent payment to the REFCORP was in July of 2020 for $20 million. In addition, the FDIC returned $2.6 billion to the U.S. Treasury on behalf of the FRF- FSLIC in 2013. These actions reduced contributed capital. The accumulated deficit represents the cumulative excess of expenses and losses over revenue for activity related to the FRF-FSLIC and the FRF-RTC. Approximately $29.8 billion and $87.9 billion were brought forward from the former FSLIC and the former RTC on August 9, 1989, and January 1, 1996, respectively. Since the dissolution dates, the FRF-FSLIC accumulated deficit increased by $13.2 billion, whereas the FRF-RTC accumulated deficit decreased by $6.3 billion.

GAO audits of the 2021 and 2020 financial statements, by Ms. Padilla, Director of Financial Management and Assurance at the US Government Accountability Office, regarding the Deposit Insurance Fund (DIF) and of the Federal Savings and Loan Insurance Corporation (FSLIC) Resolution Fund (FRF), both of which the Federal Deposit Insurance Corporation (FDIC) administers, found the financial statements of the DIF and of the FRF as of and for the years ended December 31, 2021, and 2020, are presented fairly, in all material respects, in accordance with U.S. generally accepted accounting principles; although internal controls could be improved, FDIC maintained, in all material respects, effective internal control over financial reporting relevant to the DIF and to the FRF as of December 31, 2021; and with respect to the DIF and to the FRF, no reportable noncompliance for 2021 with provisions of applicable laws, regulations, contracts, and grant agreements tested.

The 2021 GAO audit continued to identify deficiencies in FDIC's controls over contract documentation and payment review processes that collectively represent a significant deficiency in FDIC's internal

control over financial reporting. A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency, or combination of deficiencies, in internal control over financial reporting that is less severe than a material weakness, yet important enough to merit the attention by those charged with governance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered to be material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

Bret Edwards Deputy to the Chairman and Chief Financial Officer responded the FDIC evaluated the effectiveness of the FDIC's internal control over financial reporting relevant to the DIF and the FRF as of December 31,2021,based on criteria established under 31USC§3512(c)(d), commonly known as the Federal Managers' Financial Integrity Act (FMFIA). The FDIC is pleased they have received an unmodified opinion for the thirtieth consecutive year. During 2021, there was no systemic fraud identified within the FDIC. Following the bank bailouts during the Great Recession when the DIF operated on a deficit the DIF has grown rapidly. They however do not provide any estimate on depositor insurance payments (because they are in the business of leveraging profitable asset purchases, rather than insuring depositors, who are entirely subject to the ability of the institution to pay). In recent history insured losses are estimated as revenues, except when there are extensive bank failures such as during the Great Recession and 1991. In summary, although there have sometimes been exception, total assets of failed institutions exceed total deposits and losses to the fund.

Jelena McWilliams was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors, and is designated as Chairman for a term of five years. Ms. McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. Martin J. Gruenberg has been the Acting Chairman of the FDIC Board of Directors since February 5, 2022. Michael J. Hsu became Acting Comptroller of the Currency on May 10, 2021, upon his designation as First Deputy Comptroller by Secretary of the Treasury Janet Yellen pursuant to her authority under 12USC§4. Rohit Chopra was confirmed as Director of the Consumer Financial Protection Bureau on October 12, 2021. Blake Paulson resigned from the FDIC Board of Directors as of May 10, 2021. Mr. Paulson had been an Acting FDIC Board member since January 14, 2021. Dave Uejio resigned from the FDIC Board of Directors as of October 12, 2021. Mr. Uejio had been an Acting FDIC Board member since January 20, 2021. Jelena McWilliams resigned from the FDIC Board of Directors effective February 4, 2022. Director Martin Gruenberg was named Acting FDIC Chairman effective February 5, 2022. The Board has had only four members since 2015, and the Vice Chair position has been vacant since April 2018. On December 31, 2021, the FDIC Chair announced that she would be resigning from her position, effective February 4, 2022 – thus, leaving three remaining members of the FDIC Board (an acting FDIC Chair, CFPB Director, and acting Comptroller of the Currency).

The FDIC plays a unique and vital role in support of the U.S. financial system. The FDIC insures

approximately $9.5 trillion in bank deposits at over 4,900 banks, supervises and examines more than 3,200 banks, oversees over $123 billion in the Deposit Insurance Fund (DIF) that protects bank depositor accounts, and resolves failed and failing banks. The FSOC Annual Report continued that the financial sector "is vulnerable to ransomware and other malware attacks, denial of service attacks, data breaches, and other events. In general GAO usury is not thought to be useful. After thirty years of vague and contradictory unmodified audit opinions, the FDIC is noted for being the only federal agency that relies on the GAO to audit their annual reports. The FDIC is advised to contract with other more genuinely independent auditors to develop a more meaningful review of their report findings, that both the vacancies on the Board of Directors and historical failure of insured losses to by synonymous with the payment of depositor insurance constitute a material deficiency in internal control, and help qualify candidates for Board of Directors.

6. DIF Assessment of Congress and the Direct Express and Netspend (DEN) of Inequity

Multiple reviews find there is no evidence that the FDIC has ever paid anyone depositor insurance. *Rodriguez, as Chapter 7 Trustee for the Bankruptcy Estate of Western Bancorp Inc. v. FDIC as receiver for United Western Bank 589*__(2020). The Treasury Secretary and/or Social Security Administration (SSA) will need to be retained to facilitate deposit insurance payments to embezzled individuals, whereas the FDIC does not currently possess the wherewithal to pay individuals their due. In 2021 the objective to achieve a DIF reserve ratio of at least 1.35 percent of estimated insured deposits by September 30, 2028 has eclipsed the primary mission to pay depositor insurance in 24 hours. To be eligible for the FDIC to share with the Texas Department of Banking half the $3.002 million base fines against Direct Express and Netspend the DIF will need to pay $1.5 million fines for the same crimes of embezzlement that the FDIC must prioritize over contagiously invasive and embezzling money laundering, the charges are Theft, embezzlement, or misapplication by bank officer or employee 18USC§656, Theft or receipt of stolen mail matter generally 18USC§1708 and Laundering of Monetary Instruments 18USC§1956. Theft by the FDIC examiner is no presumed under 18USC§655. Delay in assessment was the primary reason given for the delayed settlement of The FDIC shall immediately conduct an assessment of Direct Express and Netspend under 12USC§1817. *Armed Activities on the Territory of the Congo (Democratic Republic of the Congo* v.*Uganda)* 1999-2022. The report must account for both all the people with voluntary accounts and all the people who have been locked-out to determine the difference between their aggregate obligation to depositors and ability to pay their involuntary petitioners 11USC§103. The Direct Express VA and SSA/TREAS felony monopoly may be fined up to $200 million pursuant to the Sherman Anti-Trust Act to pay back the DIF for insuring deposits at both Direct Express and Netspend in Austin, Texas.

The presumption of innocence of the Federal Financial Institutions Examination Council (FFIEC) Authentication and Access to Financial Institution Services and Systems. Arlington, Virginia. August 11, 2021 does not last a week against theft by bank examiner under 18USC§655. Like the parties to the FFIEC – Direct Express and Netspend, Federal Deposit Insurance Corporation, the FFIEC – is charged the maximum penalty of $1.5 million. Abiding by the Fraud and related activity in connection with identification documents, authentication features, and information 18USC§1028 can only constitute Theft, embezzlement, or misapplication by bank officer or employee 18USC§656, Theft or receipt of stolen mail matter generally 18USC§1708 and Laundering of Monetary Instruments 18USC§1956. The conspiracy with the megamurdering Secretary of State, also headquartered in Arlington Virginia, regarding the Haitian Earthquake on August 14, blows the mind, delaying conviction of the FFIEC, until this July 1, 2022 update. The emphasis on money laundering in Section

19 of the Federal Deposit Insurance Act 12CFR§303.220 implicates the President of nuking Haiti under section 92 of the Atomic Energy Act 42USC§2122 after President Jovenel Moïse was assassinated by FBI and DEA informants, mostly of Columbian origin, on 7 July 2021 but the terrorism that transcends national boundaries might be better explained by Aggravated Identity Theft 18USC§1028A.

The Non-proliferation, Antiterrorism and Demining program in the Department of State has been charged with especially monitoring explosive activity in the vicinity of the Enriquillo Plaintain Garden Fault to ensure the fraudulent prison of Antony J. Blinken and Liz Cheney, the Iraq megamurders Nancy Pelosi, the only Congressperson, because the rest are all excluded by her rules on spying, because she tortures them, voted for, the US Constitution, is a maximum security prison, despite the perpetuation of the other more terrorist training International Security Assistance spending categories by the severely mentally ill and corrupt ambassadors. These three pathological megamurders must be removed from office of Clinton rape-murder bastards attempting to distract attention from, but actually proving, Biden-Harris ballot stuffing under Art. 2(4) and 3(3) of the US Constitution. I, Nancy Pelosi Fraud, the Lord your God, am a jealous God, punishing the children for the sin of the parents to the third and fourth generation of those who hate the secret police (Exodus 20:5)(Deuteronomy 5:9).

Therefore, for the sake of 20th century securitization of the 'not a gift card' industry, that exhibited nearly universal embezzlement of Visa and Mastercard 'not a gift cards' sold in retail establishments in the United States 2021, the base fine these corrupt deposit institutions and banking regulators to bankrupt the Direct Express and Netspend of inequity (the 'not a gift card industry') is $6 million to be shared by diverse Deposit Insurance Fund (DIF) administrators of the up to $200 million fine against Direct Express for Netspend felony monopolization bankruptcy since the Bureau of Fiscal Service awarded Direct Express monopoly rights to VA and SSA /TREA direct deposits in 2014. If the author does not receive $250,000 deposit insurance payment from the Treasury by his 48th birthday on August 11, 2022, there will be 6 percent annual rate of interest interest imposed on the maximum fine to pursuant to Deposit Insurance Fund (DIF) Service of Process Abroad of Judicial and Extrajudicial Documents in Civil or Commercial Matters (1965) and *Armed Activities on the Territory of the Congo (Democratic Republic of the Congo* v. *Uganda)* 1999-2022.

Although never paying depositor insurance is quite dishonest and laundering of monetary instruments, the FDIC is immune to the exclusive Penalty for unauthorized participation by convicted individual 12USC§1829, however, all the officers and employees of the Direct Express and Netspend (DEN) of inequity may need to barred. More creative punishment is needed to both dissolve the FDIC and nominate and confirm the Board of Directors for only amendment recognizing the United States Bankruptcy Court and non-discrimination against the right that the Beneficiary's Bank has an Obligation to Pay and Give Notice to the Beneficiary pursuant to the Uniform Commercial Code (UCC) 4A-404 regardless of membership in any of the Forest Service's most exhaustive list of certain profiles of persons, now including tribes, that might be discriminated against - on the basis of race, color, national origin, tribe, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual’s income is derived from any public assistance program.

In addition to the amendments, already proposed, it is now thought to change the name of the FBI infringing FDIC to Establishment of Deposit Insurance Fund (DIF) in 12USC§1811 and (a) and ultimately everywhere. The objective is to prioritize the obligation of the DIF, +/-100 percent? of

current accounts, to insure deposits under 12USC§1815. Pursuant to the Dodd-Frank Act the DIF must stop their profitable "receivership" of "failing" and "closing" solvent financial institutions and start bankrupting banks for whom they are obligated to first pay depositor insurance from the DIF. Not to disrespect the profitable nature of bank regulation, the only difference, with current accounting, would be that the DIF first makes a high risk loan to the receivership, for the Treasury to immediately pay depositor insurance to every insured deposit, otherwise embezzled. If the Treasurer of the United States or any public depositary fails to keep safely all moneys deposited by any disbursing officer or disbursing agent, as well as all moneys deposited by any receiver, collector, or other person having money of the United States, he is guilty of embezzlement, and shall be fined under this title or in a sum equal to the amount of money so embezzled, whichever is greater, or imprisoned not more than ten years, or both; but if the amount embezzled does not exceed $1,000, he shall be fined under this title or imprisoned not more than one year, or both under 18USC§643.