



1. Do you have one or more online trading or investment accounts?

Yes, I have one or more accounts that I access both online using a computer and using a mobile app.

2. If your response to Question 1 is "Yes", do you think you would trade or invest if you could not do so online using a computer or using a mobile app?

Yes

3. On average, how often do you access your online account?

Once to a few times a week

4. On average, how often are trades made in your online account, whether by you or someone else?

Less often than once a month.

5. If you access your account online, did you have the account first, and only began to access it electronically later? Or did you open the account with the idea that you would access it electronically immediately?

I had a pre-existing account and downloaded an app or visited a website to access my account

6. My goals for trading or investing in my online account are (check all that apply):

Save and grow my money for medium- to long-term goals

7. What would you like us to know about your experience with the features of your online trading or investment platform? (Examples of features are: social networking tools; games, streaks, or contests with prizes; points, badges, and leaderboards; notifications; celebrations for trading; visual cues, like changing colors; ideas presented at order placement or other curated lists or features; subscription and membership tiers; or chatbots.)

I used Fidelity first, then Robinhood for the free stocks upon signing up. I liked the robinhood user interface but ultimately upon learning about PFOF I am honestly disgusted by their business practices and transferred everything out and closed the account. Banking already has a bad rap for providing almost ZERO value. They are supposed to safeguard your money but they've done the exact opposite. Rife with fees and shady practices they're more profitable than ever using our money. I'm SICK, SICK of not being able to live my life how I want but to be completely aware of everything that could change to make my life WORSE. WHERE IS THE INTEGRITY?! I can't just sit back and know that everyone is looking out for everyone else. Do the right thing for once. Banks and our financial system should be upheld to the most rigorous and standards with SWIFT penalties. Please.

8. If you were trading or investing prior to using an online account, how have your investing and trading behaviors changed since you started using your online account? (For example, the amount of money you have invested, your interest in learning about investing and saving for retirement, the amount of time you have spent trading, your knowledge of financial products, the number of trades you have made, the amount of money you have made in trading, your knowledge of the markets, the number of different types of financial products you have traded, or your use of margin.)

I trade the companies I believe in and have been very successful. Unfortunately, I've learned that the USA

financial system is so very very very corrupt and slow to correcting that I cannot in good faith invest in it any longer. I'm not the only one with this sentiment. We have the technology to be the best but if you don't adapt you will fall by the wayside, and that's what I intend to invest in I want to KNOW that what I'm investing in is a certain NUMBER of shares of SAID company, verifiable on a public blockchain. I'll be investing in Japan's or Canada's blockchain markets as soon as possible I'm done playing monopoly where the hedge funds and banks replaced all the chance and community chest cards to benefit themselves, where they can call up congress and ask for exemptions to the rules put into place specifically to regulate these entities This game is rigged, their mountains of money aren't MOVING, that's what an economy benefits from, movement. They sit and do nothing We need them to flow, taxes be collected every time they move, infrastructure in the USA is badly in disarray. What do you think will happen when citizens lose faith and they take their money elsewhere? And it's not only retail, it's some of the largest institutions in the world, vanguard, blackrock etc are also playing the game and if the government can't enforce their own laws what happens when they can't count on you guys and leave also? There's a minimum expectation here and we need to see some accountability We see what's happening and for 8 months we've allowed criminals to run free and make this huge mess of the system. George Floyd died over \$20 and these people are handling trillions, please, please please We need some integrity in our market. It feels like the whole world is crumbling and nobody can do anything about it.

9. How much experience do you have trading or investing in the following products (None, <12 months, 1-2 years, 2-5 years, 5+ years)

Stocks : 5+ Years

Bonds : 5+ Years

Options : None

Mutual Funds : 5+ Years

ETFs : Less Than 12 Months

Futures : None

Cryptocurrencies : 2-5 Years

Commodities : None

Closed-End Funds : None

Money Market Funds : 5+ Years

Variable Insurance Products : None

Business Development Companies : None

Unit Investment Trusts : None

10. What is your understanding, if any, of the circumstances under which trading or investing in your account can be suspended or restricted?

I've almost got hit with trading too much but that's because I was buying and selling before T+2 would resolve. I was given a notice by fidelity about it and made sure not to get restricted I'm trying to follow the rules and not get hung up. Other than that I don't know much else.

11. What else would you like us to know – positive or negative - about your experience with online trading and investing?

I've never been so frustrated in my life. I agree with Mark Cuban that investing should have very clear set of rules that apply to everyone Why am I given T+2, but a hedge fund is give T+5, can fail to deliver, then have T+21? What the absolute [REDACTED] does "Price Discovery" and "Liquidity" have anything to do with being able to take peoples money? High Frequency Trades can trade 250,000 times a second A [REDACTED] SECOND and yet we can't determine the price of a security without selling a share that can't be located? Let the computer do it's job If nobody is selling at a set price and their are open orders to buy the price should go up, synthetics do not help, convoluted rules don't help, needing a lawyer or another professional financial advisor is not something retail should NEED to hire to be able to invest in a company they like Fear should not be a motivational factor for buying and selling created by hedge funds and bought media to get you to lose money. What is even happening? I promise I'm leaving the USA stock market after this crash Reverse Repo keeping trillions of dollars safe, while our pensions, 401K's and life savings will take a 30-80% dive, and you'll have the poorest generation of retiree's America has ever seen, street corners filled with people that built this country and gave nothing back. Earning a wage that is not sustainable. Countries around the world that peg their value off the

dollar will also tank which I've seen first hand in the Dominican Republic. You sit around doing nothing when the world grows hungry and desperate. Please do something soon. We need faith.

We will post your feedback on our website. Your submission will be posted without change; we do not redact or edit personal identifying information from submissions. You should only make submissions that you wish to make available publicly.

If you are interested in more information on the proposal, or want to provide feedback on additional questions, click [here](#). Comments should be received on or before [date].

Thank You!

Other Ways to Submit Your Feedback

You also can send us feedback in the following ways (include the file number S7-10-21 in your response):

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