

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

I have concerns that proposed BitLicense rules are not in the best interests of digital currency users and companies and that regulations made in New York could have a chilling effect on innovative technologies beyond its borders. I therefore urge New York State DFS to scale back its proposal to better balance the interests of law enforcement, user privacy, and innovation.

D. Spenard

[REDACTED]