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I'll admit some form of FBAR is needed due to terrorists and other entities' illegal money dealing/laundering. But, it is an unfair intrusion, a security risk for private information, and an overreach of a legitimate government concern. It needs to be adjusted. It unfairly penalizes US citizens living abroad who only bank in the country in which they live.

For years now every year I have had to spend time logging my accounts into an Excel worksheet I created. I then transpose my private information to the FBAR webpage and the tax forms for the IRS.

My foreign accounts are all located in Ireland where I have lived since 1995.

I am hoping for a simple form that allows me to declare that my foreign accounts are all in Ireland. I don't want to have to report my account numbers and addresses of the banks and the amounts in each account. My wife is not a US citizen but we have accounts in both of our names. That means I have to report her accounts on which I have my name to FBAR and the IRS. That is a definite overreach of the US government into a foreign country not to mention taking my private detailed banking records.

It seems to me that FINCEN could laisse with foreign banks to let them know if they have US citizens with bank accounts and get the names on those accounts, cross-check the tax filing records for names, and easily determine Rob Genest only has accounts in Ireland.

Additionally,

1. Why do you make us enter the same information for FBAR and the IRS?
2. My retired life and income under \$90k per year for a couple should not require a 49 page tax report that costs me:
 - <https://app.tfx.tax/home>
 - 2021 Federal with 8938
 - 31-Aug-22
 - \$580 (I owed zero in US taxes)
 - 21-Sep-22
3. I still can't get access to US Government organizations like residents of the US can even with that new ID Me thing or whatever it's called.

I'm 73, and even though I pay TAX FOR EXPATS, as above, I still spend hours each year on FBAR and filling out forms for US tax purposes. Plus I have to file in Ireland. I can't imagine what it's going to be like in my 80's and more if I last longer. Please simplify it all, I know I am one of many.

Yours Truly,
Rob Genest