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I have been living overseas for 35 years. OF COURSE I have more than \$10K in my French bank account! FBAR should exclude long-time overseas residents. We're not the rich Americans who may be hiding money offshore that this law was intended to find. We're normal folks who study or work or have retired abroad. FBAR turns us into innocent dolphins caught up in tuna fishing nets. And while you're at it, how about moving to residency taxation like the rest of the planet? I have been filing a return - owing nothing - for 35 years. The IRS must be sick of the 6 million of our returns from abroad that they have to process for nothing!!