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To whom It May Concern, I have been living and working in Japan for nearly 35 years. I am an English teacher. Since employers pay through the bank, they request an account be opened at their bank, thus I have seven different bank accounts. It is very troublesome to have to pay to fill out these FBARS every year as I don't know how to do so on my own. What is the purpose someone like me needs to do this annually? I think there is none. Therefore kindly consider doing away with this requirement for those with established residences overseas.