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I wish to make a personal request that the filing requirement threshold for the FBAR be increased very significantly or scrapped altogether . The FBAR is a barrier for individual Americans living abroad and going about their daily lives. I have found it difficult for instance to share a joint banking account with my husband ( not American) as he has no desire to have his banking details shared with the US government. In addition, I now pay quite a hefty amount for my accountant to file the FBAR on my behalf as I cannot seem to accomplish the more recent electronic filing. I feel the FBAR is indiscriminate - a hammer, being used to monitor money laundering etc ends up hitting a small nut - individuals like myself.