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The FBAR is an unnecessary and burdensome task that stigmatises US citizens abroad and seems invasive and time consuming. The reporting required by US citizens living abroad causes us to be viewed differently by foreign banks and it is humiliating to be refused accounts at numerous banks and even banks where one already has accounts or has had accounts. The whole boondoggle seems meaningless considering how few people comply; some because they don't know about it and others who just consider it a massive nuisance and waste of time.