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## Comment from Audrey, Taylor

Posted by the **National Credit Union Administration** on Jan 9, 2024

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I am writing to express my strong support for RIN 3133–AF55, which includes the "Second Chance" Interpretive Ruling and Policy Statement 19–1 (IRPS 19–1), as well as the Fair Hiring in Banking Act (FHBA). I believe these initiatives are crucial steps towards fostering fair and inclusive hiring practices in the banking sector.

The "Second Chance" initiative recognizes the importance of providing individuals with prior criminal records an opportunity for redemption and reintegration into society. This approach aligns with the principles of justice, rehabilitation, and the belief in the potential for positive change. By removing unnecessary barriers to employment for individuals with past convictions, the banking industry can contribute to broader societal goals of reducing recidivism and promoting economic stability.

Furthermore, the Fair Hiring in Banking Act represents a progressive effort to ensure that qualified candidates are not unduly excluded from opportunities based solely on past legal issues. Encouraging financial institutions to consider the individual's qualifications and rehabilitation efforts, rather than adopting a blanket policy against hiring those with criminal records, promotes a more just and equitable employment landscape.

These initiatives not only benefit individuals seeking a second chance but also contribute to building a diverse and talented workforce within the banking industry. Embracing a more inclusive hiring approach is not only ethically commendable but can also enhance the industry's reputation and demonstrate a commitment to social responsibility.

In conclusion, I urge you to support and implement RIN 3133–AF55, IRPS 19–1, and the FHBA to promote fair hiring practices, reduce barriers to employment, and foster a more inclusive banking sector.

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