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The proposed modifications are appropriate for disclosure of information pertaining to consumers' financial information and their ability to obtain the data related to their financial accounts. This is crucial information for consumers to ensure accurate data and transparency related to their finances. Financial records are not always accurate and can sometimes and the details are needed for checks and balances of all transactions that have occurred in an account. Reconciliation and verification of transactions on an existing account are needed to ensure accuracy without fraudulent transactions. If the financial entity does not comply with the regulations, a potential breach may result from the noncompliance of the Federal Deposit Insurance Corporation.