From: <u>Baban Zarah</u>
To: <u>Comments, Public</u>

Subject: FINRA request for comments on day trading Date: Monday, November 4, 2024 8:23:42 AM

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Hello,

I am writing to suggest changes to FINRA's Pattern Day Trader (PDT) rule. The current \$25,000 minimum balance unfairly limits small investors while giving wealthier traders a significant advantage. A more reasonable minimum balance, such as the \$2,000 required to open a margin account, would make day trading more accessible and reduce the need for risky overnight holds.

Removing the three-day trade limit for those meeting this \$2,000 minimum would allow all investors to manage their risk more effectively and participate fairly in the market. Thank you for considering this adjustment.

Regards, Baban