

AS a person over 65 I would strongly suggest something other than a hold on accounts that could occur for up to 6 weeks if the 15 business days is used in suspected financial fraud for senior citizen accounts- I have no better idea other than something like a lifelock which could be implemented for all accounts at the time of their origin which could at least oversee a possible ponzi scam or other transactions to defraud seniors. I would be interested in the questions proposed by FINRA on this subject... thanks C Anderson