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# Do you store a few hundred bucks in Venmo, PayPal or CashApp? MOVE it. That money is not protected and could vanish in a bank run: federal watchdog says BILLIONS at risk

- Digital payment apps are hugely popular with tens of millions of users
- But money stored in them is not insured, like it is in a bank or credit union
- Billions of dollars is at risk, says government watchdog in crackdown

By [JAMES REINL](#), SOCIAL AFFAIRS CORRESPONDENT, FOR DAILYMAIL.COM

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People who store a few hundred bucks in [Venmo](#), [PayPal](#), or CashApp could lose their hard-earned money, a federal government watchdog has warned.

The Consumer Financial Protection Bureau (CFPB) says those funds might not be safe in a crisis.

The apps are hugely popular and billions of dollars are at risk, the bureau warns.

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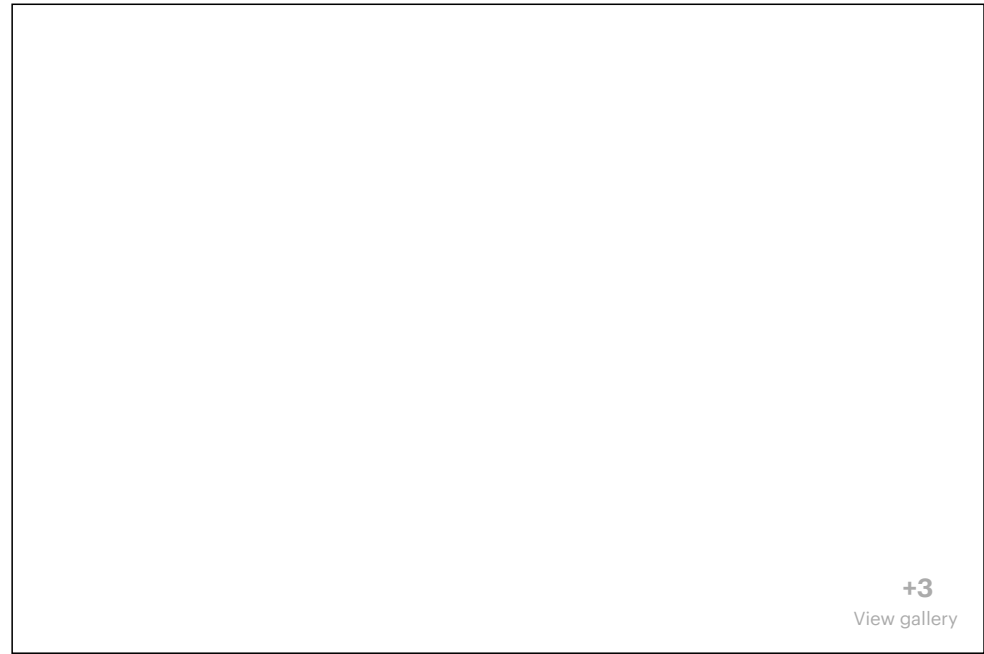
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The alert comes in the wake of the failures of **Silicon Valley Bank**, Signature Bank and First Republic Bank, when worried customers pulled out their money en masse in frantic bank runs.

CFPB director Rohit Chopra said users of Venmo and other digital payment apps were using them to store funds as they would in a traditional bank or credit union account.



**Venmo, PayPal, and CashApp have proven a hit with users, but are not a good place to store your money**

That's a bad idea, added Chopra, because they 'lack the same protections to ensure that funds are safe.'

'As tech companies expand into banking and payments, the CFPB is sharpening its

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focus on those that sidestep the safeguards that local banks and credit unions have long adhered to.'

The Federal Deposit Insurance Corporation insures bank accounts up to \$250,000.

But money stored in Venmo, CashApp or Apple Cash is not being held in a traditional bank account.

So, if there is an event similar to a bank run with those payment apps, those funds may not be protected.

Some of the funds may be eligible for pass-through insurance coverage if customers do certain activities with the apps, the CFPB said.

But generally, by default, the apps are not covered by deposit insurance.

For example, if a customer opened a PayPal Savings account, it would have deposit insurance through PayPal's partner bank, Synchrony Bank.

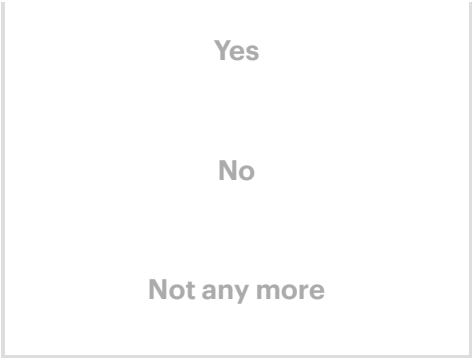
But the general PayPal account is not covered by insurance.

For Apple Cash, which can be insured through Green Dot Bank, it requires a user to verify their identity to get deposit insurance.

'We find that stored funds can be at risk of loss in the event of financial distress or failure of the entity operating the nonbank payment platform, and often are not placed in an account at a bank or credit union and lack individual deposit insurance coverage,' the CFPB said in its report.

'Consumers may not fully appreciate when, or under what conditions, they would be protected by deposit insurance,' the agency added in its report.

Peer-to-Peer payment apps and non-banks offering bank-like services have exploded in popularity in the last decade.



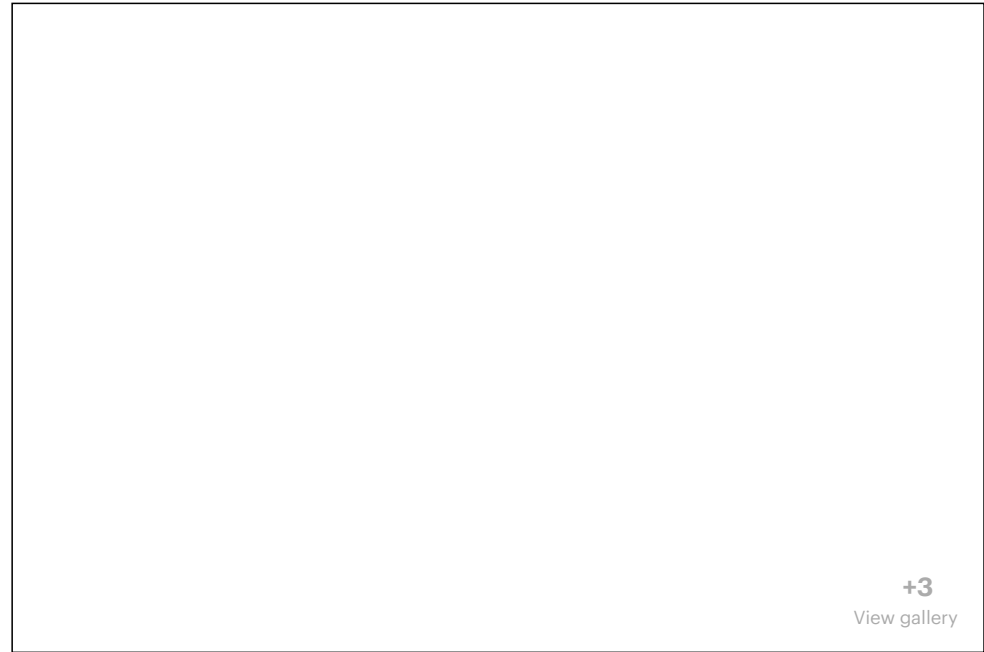
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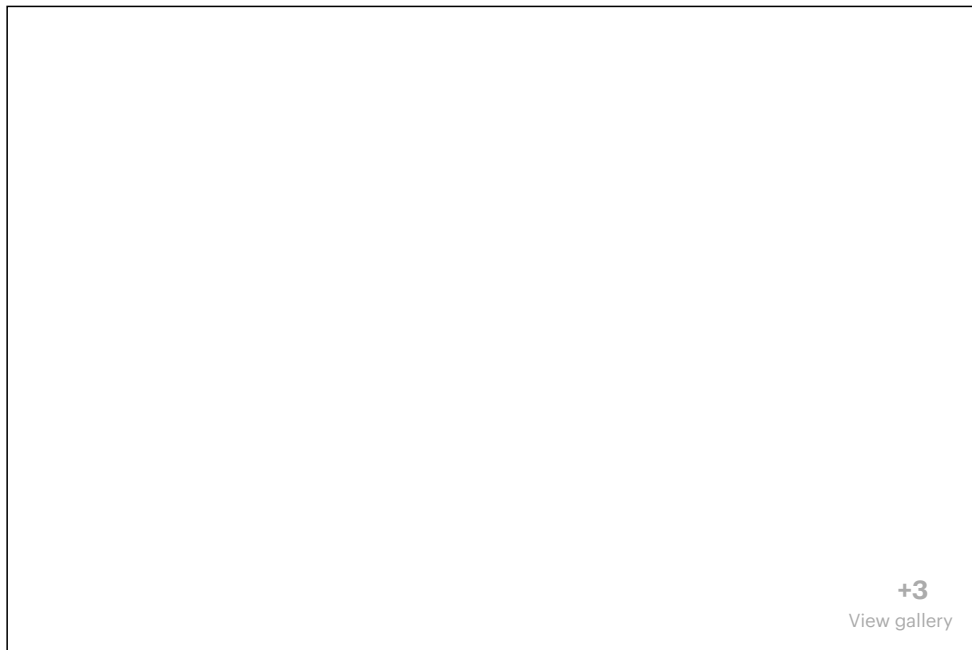
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careful with their money



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### The failures of Silicon Valley Bank, Signature Bank and First Republic Bank spooked the markets

Venmo now has more than 90 million customers and recently announced it was going to let parents to create accounts for their teenage children.

That could bring in tens of millions of new customers for the app.

Apple recently announced a savings account tied to its Apple Card that is operated by Goldman Sachs and comes with an attractive 4.15 percent interest rate.

The savings account took in billions of dollars in deposits within days of its launch.

The Financial Technology Association, an industry group that represents PayPal as well as Cash App's owner Block, emphasized in a statement that those products are safe.

'Tens of millions of American consumers and small businesses rely on payment apps to better spend, manage, and send their money,' the group said in a statement.

'These accounts are safe and transparent, with users receiving FDIC Insurance on their accounts depending on the products they use.'

*Agencies contributed to this report.*

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City	Top State Income Tax Rate	State Tax Rate	State Tax Rate	Million Dollar Payroll Tax Rate
Portland, OR	+7.2%	33.6%	42.8%	\$100,000
St. Paul, MN	+4.2%	32.8%	37.0%	\$100,000
Minneapolis, MN	+4.2%	32.8%	37.0%	\$100,000
San Francisco, CA	+4.2%	33.6%	38.8%	\$100,000
Los Angeles, CA	+4.2%	33.6%	38.8%	\$100,000

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The 35-year-old singer hit back

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► Prince Charles, 3, and baby Prince Francois of Luxembourg steal the show in new family picture to mark the younger royal's baptism

► Taylor Swift and Matty Healy SPLIT! Singer and The 1975 rocker go their separate ways following whirlwind two-month romance

► Jennifer Aniston, 54, is praised by fans for not hiding her naturally 'gorgeous' graying hair in clip promoting new product from her haircare brand

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► Prince Harry gives evidence at the High Court as he becomes the first royal to testify in open court for more than 130 years

#### EXCLUSIVE

Vanderpump Rules vet Brittany Cartwright shows off stunning figure for Cupshe bikini shoot after 40lb weight loss: 'I've been working out hard'

► Jared Leto CLIMBS the outside walls of his hotel in Berlin as a crowd watches from below... after the actor, 51, was seen with his girlfriend Thet Thinn, 27

► Chrissy Teigen says she 'spiraled' after receiving confusing results from DNA test that mistakenly claimed she had an IDENTICAL TWIN

► Pregnant RHOBH star Diana Jenkins puts her massive LA home on the market for \$20.5M... as she awaits birth of her second child with fiance Asher Monroe



► **Kathy Hilton confirms she will NOT appear on The Real Housewives of Beverly Hills' upcoming 13th season... after reuniting with her half-sister Kyle Richards**

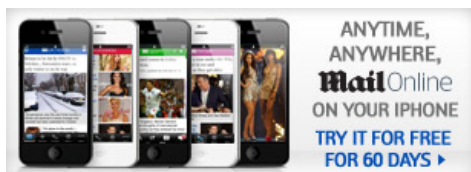
► **Jennifer Aniston shares peek of stunning backyard at her \$21M Bel Air mansion which includes a swimming pool, lush lawn and cozy cabana**

► **Cara Delevingne cuts a chic figure in blouse and leather leggings as she is spotted on NYC set of American Horror Story**

► **Robert Carlyle reunites with Full Monty cast-mates at UK premiere of the classic comedy's spin-off series - 25 years after movie's release**

► **'We are at war': Actor Tom Hollander reveals he won't open fan mail over fears he is Russian target as he takes to the stage in 'anti-Putin' play**

**EXCLUSIVE** **Low blow!**  
**Netflix star Julia Haart, 52, takes aim at her ex-husband Silvio's skills in the bedroom as she reveals plans to launch her own SEX TOY**



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DON'T MISS

► **Rebel Wilson always knew she wasn't '100 percent straight' but her attraction to women was 'emotional rather than physical'**

**Rita Ora goes braless in a tight white T-shirt as she shows off her fit**

▶ figure after another workout in chilly Sydney

▶ Alyssa Milano gets 'emotional' as her son Milo, 12, graduates from elementary school : 'You're an amazing young man'

▶ Woman who looks IDENTICAL to Kylie Jenner fires back at critics who insist she's had SURGERY to look like the reality star: 'Do you really think I have that kind of money?'

▶ Supermodel vs nepo baby! Heidi Klum, 50, covers her modesty with a feather boa as she and daughter Leni, 19, grace competing covers of Super Magazine

▶ Anna Shay dead at 62: Bling Empire star passes away 'unexpectedly' following a stroke - as her family pay tribute to the reality show matriarch

▶ The Idol debuts with a soft 915K viewers - down 17% from the launch of Euphoria - following harsh reviews and strong reactions from fans

▶ Katy Perry loudly gulps as she chugs her coffee on the set of American Idol... as fellow judges Luke Bryan and Lionel Richie look on in shock

▶ Jason Sudeikis joins the WGA strikers picketing Warner Bros. in Burbank...following the season 3 finale of his hit Apple TV+ series Ted Lasso

▶ Movie lover's 'really weird' discovery about Jack Nicholson's character in 1980 thriller The Shining leaves even the most die-hard fans STUNNED... so, did YOU notice it?

▶ Ellen DeGeneres, 65, looks loved up with wife Portia de Rossi, 50, in new social media snap as she adds heart emojis

► 2 Chainz says his French bulldog TrappyGoHard has died: 'Feel like a person passed away'

► Chris Rock calls police after he catches a PEEPING TOM trying to snap photos of him through the window from his fire escape

► Family love! Selena Gomez shows love for her cousin Priscilla Cosme as she shares heartwarming photos from their trip to Paris

► The Swiftest one yet! As Taylor Swift and Matty Healy split - a look back at their brief two-month romance

► Camila Cabello is seen in a sweatshirt over a pale blue leotard as she heads to a NYC gym... after getting back together with Shawn Mendes

► The Kanye effect? As West's new 'wife' Bianca Censori is seen modeling yet another BIZARRE fashion look, FEMAIL reveals WILD style transformations of all the rapper's partners

► Kendall Jenner flashes 'underbust' in bikini-clad FWRD summer campaign... after squashing so-called 'feud' with BFF Hailey Bieber

► Robert Downey Jr. revived his career and became a bigger star than ever with Iron Man - but he almost played a radically different Marvel character

► Bam Margera 'placed on 5150 psychiatric hold' after embattled star threatened to 'smoke crack until I'm dead' unless he could see his son

► Teresa Giudice's daughter Milania and Melissa Gorga's girl Antonia look gorgeous as they head to prom... amid RHONJ feud

Not that innocent... From breakdowns to racy performances, the many

▶ similarities between Lily-Rose Depp's character in series The Idol and pop princess Britney Spears

▶ Taylor Swift's relationship history: As star splits from The 1975's Matty Healy - a look at her VERY colorful love life

▶ 'I don't feel good saying this': Drew Barrymore admits she wishes her mom was DEAD as she opens up about the lasting trauma of her tumultuous childhood

▶ Taylor Swift announces collaborations with Paramore's Hayley Williams and Fall Out Boy on Speak Now (Taylor's Version) - amid 'split' with Matty Healy

▶ Danny Bonaduce puts his Seattle home on the market for \$1.6M... ahead of his brain surgery after shock diagnosis that's left him unable to walk or balance

EXCLUSIVE 'I choose me!' 90210 star Jennie Garth, 51, looks healthy and fit as she hits the gym with her personal trainer - a year after revealing her battle with arthritis

▶ Kim Kardashian goes make-up free to attend son Saint's soccer game in LA... before sporting Harvard shirts with daughter North

▶ Ashley Graham claims a traditional Chinese medicine practice yields better results than Botox: 'You don't need filler, you just need Gua Sha'

▶ Gisele Bündchen shows off her toned frame in swimwear as she hugs trees and smells flowers in honor of World Environment Day

Jill Duggar breaks her silence on explosive new documentary about her family - insisting she 'loves her parents' despite blasting dad Jim

► Bob and slamming  
'cult-like' religion

► The reality BEHIND the  
reality: As The Truman  
Show marks 25 YEARS  
since its release, a look  
at what happened to the  
all-star cast - from  
securing global fame to  
devastating tragedy

► Irina Shayk cuts a  
casual figure in a white  
tank top, denim jeans  
and Balenciaga  
sunglasses as she  
heads to lunch in New  
York City

► 'We need to get a move  
on': Sir Elton John says  
finding a cure for AIDS  
is possible by 2030 as  
he launches \$120M  
initiative to tackle  
growing rate of HIV

► Eva Longoria reveals if  
there was a Desperate  
Housewives reboot she  
would be the first to sign  
up as she 'misses' her  
character Gabby 'so  
much'

► Niecy Nash and wife  
Jessica Betts share a  
sweet smooch while  
riding in a convertible  
during the West  
Hollywood Pride Parade

► 'I had no idea who I was  
talking to!': Britney  
Spears admits she was  
clueless about Rolling  
Stones frontman Mick  
Jagger when they met at  
2001 MTV VMAs

► Logan Roy would be  
proud! Succession star  
Matthew Macfadyen  
makes £1.25million  
profit on the home he  
shares with Keeley  
Hawes after restoring it  
- and making it smaller

► Taylor Swift has a  
special moment with a  
young fan during her  
Chicago concert: 'That  
child was so adorable'

► Tom Cruise and Nicole  
Kidman's son Connor,  
28, shares a rare selfie  
as he enjoys a day of  
golfing with friends in  
Florida

▶ Johnny Depp's potential comeback as Captain Jack Sparrow in the Pirates of the Caribbean franchise has not been ruled out by Disney

▶ Mark Hamill, 71, reveals that he sees no 'reason' to play Luke Skywalker again, but also 'you never say never'

▶ Britney Spears brags about gaining weight in post written in Spanish as she dances while slapping her backside: 'At least I have a butt now and can move it all day!'

▶ Shakira appears in good spirits as she watches Lewis Hamilton compete at the F1 Grand Prix of Spain as rumours of a romance between the pair swirl

▶ Fear The Walking Dead: Morgan Jones returns to King County to mercy kill and bury zombie son Duane

▶ The Simpsons plot twist involving Homer Simpson and Krusty the Clown re-examined in TikTok clip

▶ Christine Quinn shows off her toned arms and legs in a flashy silver dress at the West Hollywood Pride parade

▶ Devon Windsor scintillates in summer looks as she proves she's got her beach body back ONE MONTH after giving birth to second child

▶ Naomi Watts keeps it comfortable in an oversized sweater and baggy jeans while taking a walk with a friend in New York City

▶ Kevin Hart matches neutral-colored looks with DJ Khaled as he welcomes him as guest of his SiriusXM podcast in Miami

EXCLUSIVE loan  
Gruffudd And Bianca  
Wallace grin and bear

the drama on walk in Los Angeles after his teenage daughter filed a restraining order against him

► Taylor Swift surprises fans by bringing Maren Morris on stage to sing duet You All Over Me during Eras Tour stop in Chicago

► 'It's a family event for us!': Leggy Catherine Zeta-Jones, 53, joins husband Michael Douglas, 78, and lookalike son Dylan, 22, at F1 Spanish Grand Prix

EXCLUSIVE Baywatch star's ex-wife, one-time model Loni Willison, 40, is seen covered in dirt, smoking from a crackpipe and dumpster-diving after fall from grace

► Melissa McCarthy is the queen of West Hollywood Pride's parade in colorful, rainbow striped cape

► Mark Wahlberg wants to create 'Hollywood 2.0' in Nevada away from woke California and Tinseltown after leaving behind LA and his \$90m home to give his kids a 'better life'

► Barry Newman - best known for his roles in Vanishing Point and Petrocelli - dies at 92

EXCLUSIVE AI Pacino's pregnant girlfriend, 29, is REFUSING to let his ex, visit their home - even though he still acts as a 'stepfather' to daughter Camila Morrone

► Diddy's son Justin Combs, 29, arrested on suspicion of DUI after being pulled over by police near Beverly Hills

'I'm not gay': Abbott Elementary actor Tyler James Williams shuts down rumors about his



▶ sexuality and calls the speculation 'dangerous'

▶ Jackass star Bam Margera goes missing AGAIN after threatening to 'smoke crack until I'm dead' in bid to see his son

▶ Hocus Pocus 3 is in development at Disney according to studio executive Sean Bailey... though it's unclear if Bette Midler, Sarah Jessica Parker and Kathy Najimy will return

▶ Beyonce looks glamorous in a shimmering silver ensemble as she brings out daughter Blue Ivy, 11, for another Renaissance tour appearance in London

▶ Gwen Stefani shares an affectionate kiss with husband Blake Shelton while sitting in the bleachers and watching her son play in a football game in LA

▶ Pregnant Rihanna conceals her baby bump in a black satin co-ord as she steps out for dinner in Santa Monica

▶ Chris Hemsworth and Matt Damon bring their bromance to Santa Monica and share sweet hug after dinner

▶ It's not all sex, drugs and rock'n'roll... Dua Lipa reveals she spends her time reading between gigs to pass the time on tour

▶ Becks and the bees! David Beckham teases wife Victoria after she dons a pair of HEELS for beekeeping day with their kids Brooklyn, Romeo, Cruz and Harper

▶ Inside Lady Gaga and Christina Aguilera's historic feud after Perez Hilton CONFESSED to hate campaign against Dirty hitmaker in 2010 due to Oscar winner's 'disdain for star'

▶ **Andy Cohen reveals his daughter Lucy was 'one of the first gestational surrogate babies born' in New York after he helped change the law**

▶ **Gal Gadot looks elegant in all black as she and husband Jaron Varsano go on a double date with friends at Italian restaurant Madeo in West Hollywood**

▶ **The Fugees thrill audience at Roots Picnic in Philadelphia with reunion for surprise mini-set during Lauryn Hill's performance... as rapper Pras faces up to 20 years in prison**

▶ **PICTURED: The moment Taylor Swift's boyfriend Matty Healy kisses male security guard during performance with his band The 1975**

▶ **'It's a nice life!' Kim Cattrall, 66, gushes over her 'lovely' relationship with British beau and admits she's 'battling ageing in every way I can' ahead of her return to Samantha Jones**

▶ **Willow Smith and her brother Jaden goof around pretend to physically fight as they leave Sunset Tower Hotel in West Hollywood**

▶ **Kirstie Alley was presented with a SHOTGUN as a gift by the Cheers cast when she joined the sitcom for season six**

▶ **Jared Leto, 51, and rumored new girlfriend Thet Thinn, 27, are spotted together for the first time as they arrive at Berlin hotel**

▶ **Shaggy reveals the REAL meaning behind his hit song It Wasn't Me - after common fan misconception over the lyrics**

▶ **Michael Keaton says Beetlejuice 2 is being made just like the first film: 'It's the most fun I've had working on a movie in I can't tell you how long'**

**Jennifer Garner looks elegant in gray vest and trousers as she joins**

► Jane Krakowski and Connie Britton at Multi-Title FYC Emmy brunch in LA

► 'I've been disinclined to watch': Brian Cox admits he hasn't seen the Succession finale because of his character Logan Roy's death

► Taylor Swift's rumored boyfriend Matty Healy kisses a male security guard during a performance with his band The 1975 in Denmark

► A royal beauty! Queen of Bhutan stuns in fuchsia in new portraits released to mark her 33rd birthday

► Natalie Portman is all smiles during soccer match in Paris... amid reports her husband Benjamin Millepied had an affair with a 25-year-old woman

► Emily Ratajkowski shows off her toned midriff in white tube top and striped pants while getting a jump start on her birthday celebrations in NYC

► Beyonce wows in black gown and shares photo of daughter Blue Ivy, 11, performing on stage in a collection of snaps from her Renaissance Tour

► 'We have sleepovers all the time!': Eva Longoria opens up on 'inseparable' friendship with Victoria Beckham as she admits the Spice Girl gives her 'motherly' and 'business' advice

► Bruce Willis, 68, flashes a smile riding on Splash Mountain with wife Emma and his children during a trip to Disneyland...amid dementia battle

► Vanderpump Rules stars Ariana Madix and Scheana Shay match in baseball jerseys as they watch the Padres defeat the Cubs in San Diego

▶ **Married At First Sight's**  
Melinda Willis reveals  
'secret divide' between  
cast that wasn't shown  
on TV: 'There's a few  
people not talking'

▶ **Kylie Jenner sizzles in**  
mini skirt before  
changing into skintight  
white dress as she  
enjoys trip to Paris  
with mom Kris Jenner  
and gal pal Yris Palmer

▶ **Real Housewives of**  
New York vet Luann de  
Lesseps looks radiant in  
a pink floral summer  
dress while shopping in  
NYC

▶ **Kendall Jenner, Justin**  
Bieber and Jaden Smith  
keep it casual as they  
celebrate pal Harry  
Hudson's 30th birthday  
in Beverly Hills

▶ **Shakira returns to**  
Barcelona with her sons  
just two months after  
starting a new life in  
Miami after her split  
from footballer Gerard  
Pique

▶ **Britney Spears shares**  
throwback snap of  
eldest child Sean, 17,  
after giving CONSENT to  
let sons move to Hawaii  
with ex-husband Kevin  
Federline

▶ **Plunging neckline?**  
Revealing see-through  
panels? It's a Royal 'no'!  
How Princess of Wales  
has her catwalk clothing  
specially tailored to add  
a note of modesty to the  
glamorous designs

**EXCLUSIVE** **Brad Pitt**  
claims Angelina Jolie  
secretly plotted to sell  
off her share of his  
beloved French  
vineyard Miraval to  
'Russian oligarch' to  
'severely damage' him

▶ **Kim Kardashian posts**  
throwback gag video  
that includes apparent  
dig at Taylor Swift during  
THAT feud

▶ **Pregnant Claire Danes**  
shows off her growing  
baby bump in blue dress  
as she enjoys a rainy  
walk with husband Hugh  
Dancy in New York City

**Irina Shayk shows off**  
her toned legs in

► Versace purple and blue satin slip dress with sexy thigh-high slit in series of sultry snaps

► Specs appeal! Hermione Granger actress Emma Watson potters around Venice with a mystery man wearing a pair of VERY familiar glasses

► David Beckham and son Brooklyn go from despair to delight as Man Utd equalise following Manchester City's epic 12 SECOND opener during the FA Cup final in Wembley

► Jay Leno keeps the top of his convertible down as he cruises through the streets of Los Angeles...after opening up about recovering from his recent injuries

► Time waits for no one... except Mick Jagger! He's always been a byword for wild living but it's amazing to think that the well-preserved Rolling Stones frontman is 80

► Caps off to these A-list kids! Here's all the celebrity children who have graduated in Class of 2023 from Harrison Ford's son Liam to Heather Locklear's daughter Ava

► Jennifer Garner is the epitome of chic in an all-white ensemble as she attends a special Party Down season three screening in Los Angeles

► Eva Longoria is pretty in pink as she shows off her toned arms in pastel jumpsuit while attending the screening of Flamin' Hot in LA

► Kourtney Kardashian takes a walk down memory lane as she showcases her toned bikini body in flashback photos from 2019 trip to Portofino

Lily-Rose Depp admits she would 'steer clear' of The Weeknd while filming their controversial series The

► Idol when he verged on method acting

► Jennifer Lopez looks chic in Gucci top and jeans as she grabs lunch with her twins Emme and Max, 15... after buying \$60M home with Ben Affleck

► Shannon Beador, 59, shares a sweet selfie as she reunites with ex-husband David Beador, 58, following their tumultuous divorce: 'It's been years'

► Kroy Biermann receives near perfect score on good parenting test amid bitter child custody and divorce battle from estranged wife Kim Zolciak

► Natalie Portman's husband Benjamin Millipied is fighting to save his marriage after allegedly having an affair with a 25-year-old woman: 'He knows he made an enormous mistake'

► Kylie Minogue reveals what she really thinks of viral 'Padam Padam' memes as she talks success of new album Tension

► She grew up surrounded by poverty, crime, and drugs - and even faced sexual abuse at 14... now FEMAIL reveals how Anitta turned that into a chart-topping dream

► Irina Shayk shows off her toned legs in a shirt dress as she steps out with daughter Lea, six, in NYC

► Jennifer Garner is fresh faced as she steps out for dinner in Santa Monica... after she took Jennifer Lopez's daughter to Disneyland

► Nick Cannon opens up about filling in for Jamie Foxx on Beat Shazam and says actor will address concerns about his health when he is 'ready'

► [Ben Affleck enjoys some father-son time with Samuel, 11, in Santa Monica... after purchasing \\$60M love nest with wife Jennifer Lopez](#)

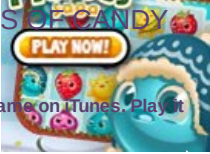
► [Dolly Parton's top songwriter Cynthia Weil dead at 82: She wrote the country singer's hit single Here You Come Again](#)



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