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The FCA classifies financial instruments into one of three risk buckets. Source: UK FCA

The top banking regulator in the U.S. dismissed fears that stablecoins could trigger a sudden deposit crisis, urging community banks to view the digital assets as tools for competing with Wall Street giants rather than existential threats.

In the past week, though, Metaplanet has faced headwinds. On Monday, the company's shareholders approved an \$884 million capital raising proposal, although the firm's stock dropped 60% since mid-June.

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Ask Grok 4 to return the verified contract address and links to audits. Then cross-check on Etherscan or a relevant blockchain explorer. If unverifiable, mark as high risk.

The impact of the GENIUS Act has been dramatic.

So far in 2025, paying for coffee with crypto isn't some sci-fi fantasy anymore. Plenty of chains and indie spots have already made it part of the daily grind. At Starbucks, for example, you can grab a Bitrefill gift card and cover your caramel macchiato with Ether or Bitcoin.

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