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The head-and-shoulders pattern features three peaks, with a higher middle peak (the head) between two smaller ones (the shoulders), all connected by a "neckline." The inverse version indicates a potential bullish reversal.

"We still see resilient liquidity conditions, a strong macro backdrop, and supportive regulatory dynamics."

In a comment to Decrypt, Darcy Daubaras, CFO of Hive Digital Technologies (HIVE), said that the company's "dual business model combining Bitcoin mining

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and high-performance computing" aims to benefit from "two rapidly expanding digital industries."

Bitcoin and gold's price performance in 2020 vs. 2025. Source: Alex/TradingView

That state of affairs could now change imminently. Waller's plan would allow U.S. institutions focused on "payments innovation"—aka, crypto and other emerging financial technologies—to gain their own access to the Fed's services, as opposed to depending on third-party, master account-holding banks.

A contested framework

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