Hi everyone, [Interest Protocol](#) is looking to demo a new feature called Capped Collateral Tokens. The new collateral type caps the number of tokens that can be used as collateral across the whole protocol, allowing us to list more assets while limiting risk. Plus, the collateral's voting power can be used with a protocol's governance system if it is a gov token.

We are handing over the protocol to IPT holders on Monday, but we want to add one more asset before we do so. We think ApeCoin would be a fun addition to the protocol. We're doing a Twitter poll to see what folks want. Please submit your vote

on Twitter!

If ApeCoin

wins the poll, we'll add ApeCoin as a collateral asset on Monday, so holders post them as collateral and borrow stablecoins.

[twitter.com](#)

[@](#)

Which asset should we list as the first Capped Collateral Token? @apecoin @dYdX @graphprotocol @0xPolygon

Context:

Interest Protocol is a borrow/lend protocol that adapts the fractional reserve system of banks to a DeFi protocol. Instead of posting houses as collateral and borrowing dollars, Interest Protocol users post wETH, wBTC, and UNI as collateral and borrow a stablecoin called USDi, and instead of depositing dollars into a bank and earning next to nothing in interest, Interest Protocol users deposit USDC into the protocol and receive the lion's share of the interest paid by borrowers. While we have improved upon all of the core pieces of a borrow/lend protocol, such as the price oracle system, the liquidation mechanism, and the collateral system, Interest Protocol's main innovation is the capital efficiency that comes from lending out its own stablecoin. Interest Protocol combines the capital efficiency of the fractional reserve system with the safety of over-collateralized loans.

PS: Huge fan of your forum requiring token ownership to comment. More forums should have that.