



**SUNY PLATTSBURGH FEDERAL
CREDIT UNION**

P.O. BOX 473 PLATTSBURGH NEW YORK 12901
(518) 564-4110

February 20, 2004

1176

Ms. Jennifer J. Johnson
Secretary of the Board
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Ms. Johnson,

On behalf of SUNY Plattsburgh FCU we would like to thank the Board of Governors of the Federal Reserve System for inviting us to comment on the Check Clearing for the 21st Century Act (Check 21 Act). We applaud the Federal Reserve's desire to address the important subjects of the Check 21 Act.

We at SUNY Plattsburgh FCU support the Check 21 proposal. It will allow more ease in the clearing of checks, is more relevant when applying check holds, which in the long run helps to alleviate check fraud. We approve of this proposal and believe that it will benefit our membership and us.

Once again, SUNY Plattsburgh FCU would like to thank the Federal Reserve for the opportunity to comment. We would be happy to further discuss this matter, if you so desire.

Sincerely,

Linda Venne
CEO