

From: "Connie Johnson" <CAJohnson@morgan1st.com> on 11/30/2007 05:30:01 PM

Subject: Reg. GG -- Internet gambling

To whom it may concern:

I would like to comment on the proposed Regulation GG. I am having some trouble reconciling the idea that a government that supports state lotteries and collects trillions in taxes from casinos has decided financial institutions need to police internet gambling s. Banks (are you talking about your bank specifically or all banks in general?) already have an inordinate amount of staff that do nothing but ensure compliance requirements are being met. These are non-producers and yet need to be paid decent salaries. Banks are not non-profit and this cost is ultimately passed on to the very consumer we are trying to protect. Now, the agencies want to put a kink into one of the only payment systems that is efficient and effective. To have staff checking the millions of ACH transactions daily scanning for internet gambling is inefficient and costly. The time has come to allow the customer to spend his money as he wishes, whether we approve or not. Please reconsider the costs versus benefits of this proposal.

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