

From: Russell Yergensen
Subject: Electronic Fund Transfers

Comments:

I concur with the comments made by the Network Branded Prepaid Card Association (NBPCA).

I am impressed with the ability to use prepaid cards in manner intended. Having used prepaid cards and giving them multiple times every year I can recall, I have never had any problem spending with these cards. The issuers have been reliable and held true to the value disclosed. In my opinion, government regulation will only increase costs eventually to users of prepaid cards.

Thank you for the opportunity to comment.

Regards,
Russell Yergensen