



## ProEnglish

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July 22, 2011

Jennifer J. Johnson  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

**Docket No: R-1419 and RIN 7100-AD76**

Dear Ms. Johnson:

On behalf of the almost one-hundred thousand Americans ProEnglish represents nationwide, I write to you today to urge the Federal Reserve and the Consumer Financial Protection Bureau to consider a change to the proposed rule for Electronic Fund Transfers set forth in the Dodd-Frank Wall Street Reform and Consumer Protection Act.

ProEnglish, the nation's leading advocate of making English the official language of all levels of government, respectfully requests that the following proposal be amended **to strike the provision requiring multilingual translation services:**

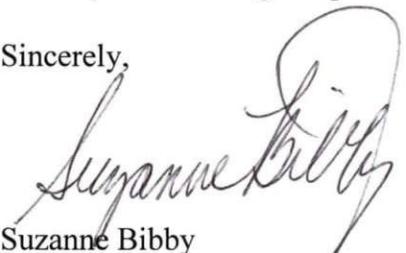
*"The proposed rule also implements the statutory requirement that disclosures must generally be provided in English and in each of the foreign languages principally used by the remittance transfer provider to advertise, solicit, or market remittance transfer services at a particular office, proposed rule provides guidance on how and when foreign language disclosures must be provided, and proposes several foreign language disclosure alternatives."*

ProEnglish opposes this new mandate that targets the money remitter and wire transfer industry. This new regulation is reminiscent of that which was imposed through the Sarbanes International Remittance Consumer Protection Act of 2005 (S. 31) which required any business that offered international wire transfers—which included grocery and convenience stores—to make consumer fee and exchange rate disclosures in the "same languages principally used" by customers at the business establishment.

If approved, this proposed rule will impose costs that will be passed on to consumers, even those who won't even be using the multilingual services. It also further balkanizes the American culture by requiring businesses to service their customers in a variety of languages. This proposed regulation is simply another unfunded, federal multilingual mandate that will have the "unintended" consequence of punishing those immigrants who have learned English to pay higher costs and fees to accommodate those who have not.

Thank you for taking our position into consideration.

Sincerely,



Suzanne Bibby  
Director of Government Relations