

From: CovalentCareers, Inc., Matthew D. Geller
Proposal: 1599 (7100-AE 98) Reg J- Collection of Checks and Other Items by FRB's and Funds Transfers
Subject: Regulation J - Collection of Checks and Other Items by FRB's and Funds Transfers Through Fedwire

Comments:

Date: May 08, 2018

Proposal: Regulation J: Amendments to Simplify Regulation J and Make it Conform more closely with Regulation CC [R-1599]

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First name: Matthew

Middle initial: D

Last name: Geller

Affiliation (if any):

Affiliation Type: ()

Address line 1: 1767 Grand Ave

Address line 2: SAN DIEGO

City: SAN DIEGO

State: California

Zip: 92109

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment: To whom it may concern,

CovalentCareers is a startup career development company for new healthcare professionals. We use digital checks regularly as a way to decrease our costs and save ourselves time. Being so busy, we need digital solutions to make the business move faster and more securely.

We oppose changes that would dis-allow ECI (Electronically Created Instruments) as a substitute for paper checks.

Please don't remove our ability to use ECIs. It would greatly affect our business, our net profits, and therefore the tax we pay to the federal government.

Thank you,

Dr. Matt Geller

President & CEO at CovalentCareers, Inc.