

September 04, 2018

Federal Reserve Board
Secretary, Board of Governors
20th Street and Constitution Avenue, NW
Washington, DC 20551

RE: Comments on Notice of Proposed Adoption of ISO 20022 Message Format; Docket No. OP-1613

Dear Ann E. Misback,

I am writing on behalf of Patelco Credit Union, which serves Northern California. We have over 325,000 members and over 6.3 billion dollars in assets. Patelco Credit Union appreciates the opportunity to provide comments to the Board of Governors of the Federal Reserve System (Board) on its notice of proposed service enhancement regarding adoption of the ISO 20022 message format for the Fedwire Funds Service.

We are pleased the new system will allow for more information. We endorse moving the system to an interational standard. We access the Fedwire Funds Service using FedLine Advantage. Much of the input for this system is manual. We are dissappointed with how much work will be required to change to the new system. Our business units will have to learn the new codes. Even your own summary says FedLine Advantage users will need to make significant changes to their payment applications and processes. We are therefore glad you will be implementing this change in phases over a period of years.

We ask that more specific information be made public as soon as possible so we can start making our adjustments.

Thank you for the opportunity to comment on this notice and for considering our views on the Board's proposal to adopt the ISO 20022 message format for the Fedwire Funds Service.

Sincerely,

Jay Hartlove
Compliance Manager
Patelco CU

cc: CCUL