

Dear Sirs,

I find that we already offer the accounts outlined in the templates at lower than specified costs. Perhaps there are other reasons for LMI consumers not being bankable. Since banks are now society's financial watch dog, some may be avoiding the local bank. If I have bad credit and have accounts at a bank I am more traceable. If I am an illegal alien or a criminal and don't want to be located, I am more likely to be intentionally unbankable. If my Ex-wife is after me for back-child support, I don't want garnishable or traceable bank records from a LMI bank account. If I want to avoid a paper trail that the IRS might use against me, I may be intentionally un-banked.

I find it un-necessary to mandate that banks (and bank profits) that are already suffering from vast over regulation, be required to construct, maintain and give away costly LMI accounts that are already substantially available.

Thanks!

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Vice President  
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