[place on pawnbroker’s letterhead]

[insert date—MUST send by January 4, 2021]

Brian P. Brooks, Acting Comptroller of the Currency

Jonathan Gould, Chief Deputy Comptroller and Chief Counsel

Chief Counsel’s Office

Office of the Comptroller of the Currency

Suite 3E-218

400 – 7th Street, SW

Washington, D.C. 20216

Attention: Comment Processing

Via email to: Regulations.gov for Docket ID OCC─2020─0042

Re: OCC, Fair Access to Financial Services, Docket ID OCC-2020-0042, and 12 C.F.R. Part 55

Dear Acting Comptroller Brooks and Chief Counsel Gould:

I support both the OCC’s November 2020 proposed “Fair Access” regulation and the positions taken by the National Pawnbrokers Association (“NPA”) in their December 30, 2020 letter that enthusiastically supports your proposal to ensure fair access to financial services. I appreciate the work that went into your proposal and the opportunity to comment.

I am one of the pawnbrokers that has recent experience with consumer debit cards being declined by a major national bank here in [insert state]. I have been operating pawn stores in [insert state] for [insert number of years] and am a member of the NPA. My pawn business is one of the small businesses being hurt by the behavior of national banks towards pawnbrokers and, presumably, other Main Street businesses.

 My business needs access to a range of banking services, including the opportunity to accept debit card payments for retail purchases by my customers. I also do not need to have consumers think that their bank doubts my business’ integrity – as some consumers whose debit card transactions are declined could conclude. I also feel stung by the fact that a bank or bank official I have never met has decided to boycott my business’ ability to receive payments via a debit card it issues to its customers.

 Please enact the proposed “Fair Access” regulation.

Sincerely,

[insert name of pawnbroker and elected officials]

Cc: Senator \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and Senator\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Representative\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_