



NATIONAL BONDED MONEY ORDERS, INC.

P.O. BOX 7147 / ALEXANDRIA, LOUISIANA 71306-0147

PHONE (318) 443-2365 · FAX (318) 443-9041

October 17, 2003

Stephen M. Vajs
Director
Risk Management Division
Financial Management Service
US Department of the Treasury
Room 423
401 14th Street SW
Washington DC 20227

RE: Comments on proposed amendments to 31 CFR Part 210

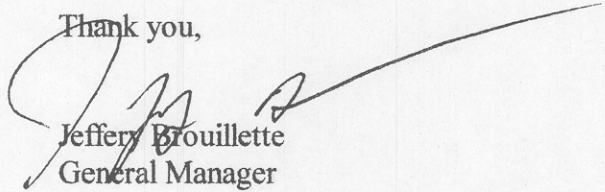
Dear Mr. Vajs:

National Bonded Money Orders, Inc., is a 40 year old company based in Alexandria, LA. We are currently selling money orders in five states. We oppose the amendment allowing the conversion of money orders to ACH debit entries, and would like to comment:

1. We have numerous requests from money order purchasers for copies of their cleared and canceled money orders. The copies requested are requested for a variety of reasons, the main reason being proof of payment. Conversion of money orders to ACH debits apparently will deny the purchaser access to a copy of their cleared money order. Proof of payment is extremely important. Imagine the problems a purchaser would have trying to prove they paid their bill. We also have requests for copies from our Agents (that sell the money order). These copies are used to determine employee theft and are invaluable to our Agent.
2. To determine if a money order has been altered or forged in some way, it is necessary to view the original document. Our company has spent a significant amount of money implementing security features on our money orders to prevent alteration and to protect ourselves and our purchasers.

We appreciate the opportunity you have given us to comment on the proposed amendments.

Thank you,



Jeffrey Brouillette
General Manager