

Chase Bank Letterhead



Name Surname
Managing Director
N Y Commercial Card Executive

December 21, 2023

Ms. Name Surname, Secretary
Board of Governors of the Federal Reserve System
Office of the Secretary #
Address

Re: Regulation E Proposed Rule: Docket No.

Dear Ms. Surname:

The Board of Governors of the Federal Reserve System (the "Board") has requested comments on its proposed amendments (the "Proposal") to the Board's Regulation E ("Regulation E") and Official Staff Commentary ("Commentary"), implementing portions of the Credit Card Accountability Responsibility and Disclosure Act (the "Act") with respect to gift certificates, store gift cards and general-use prepaid cards.

JPMorgan Chase & Co., on behalf of its main subsidiary bank, JPMorgan Chase Bank, N.A., and its affiliates (collectively, "JPMC") appreciates the opportunity to submit these comments. JPMorgan Chase & Co. is a leading global financial services firm with assets of \$2 trillion and operations in more than 60 countries. The firm is a leader in investment banking, financial services for consumers and businesses, financial transaction processing, asset and wealth management and private equity. Under the JPMorgan and Chase brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available on the Internet at www.jpmorganchase.com.

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Branden James

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name Branden James.

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Stock Exchange Practices United States. Congress. Senate. Committee on Banking and Currency,1933 **Nortown Steel Supply Company V. Northern Indiana Steel Company Co., Inc** ,1962 *Hearings, Reports and Prints of the Senate Committee on Banking and Currency* United States. Congress. Senate. Committee on Banking and Currency,1933
New York Supreme Court Appellate Division First Department , *Selling the City* Lee M. A. Simpson,2004 Between 1880 and 1940 California cities were in the vanguard in creating comprehensive city plans and zoning ordinances that came to characterize modern American city growth This book reveals the means by which property owning middle class women achieved entry into the male dominated sphere of urban planning It suggests that women in California were not excluded from public life Instead they embraced the middle class ideology of propertied self interest and participated to the fullest extent possible in the urban struggle for regional dominance that shaped this period of western history Likewise as urban historians have presented this story as essentially male this work suggests that although California s urban elite often maintained a division of labor along traditional gender lines they clearly worked in a cross gender alliance to shape a regional identity based on a commitment to urban growth **Records & Briefs New York State Appellate Division , Supreme Court** , **Munitions Industry** United States. Congress. Senate. Special Committee to Investigate the Munitions Industry,1934 *Role of U.S. Correspondent Banking in International Money Laundering* United States. Congress. Senate. Committee on Governmental Affairs. Permanent Subcommittee on Investigations,2001 Lyrics of My Life Branden James,2020-09-08 The world was not the least bit surprised when Branden James became a finalist on Season 8 of America s Got Talent receiving high praise from the judges for his emotional operatic vocals During his time in the spotlight he hit more than one perfect note Coming out and sharing intimate details of his broken ties with his religious family on the show he received countless messages from fans who could relate to his personal struggles Through it all Branden was surprised by one startling realization how vital it was for him to be completely authentic in order to help others and continue to heal himself Branden continued to inspire his fans and kindred spirits by publicly sharing further stories of struggling with depression overcoming the tumultuous time when he contracted HIV and being a victim of sexual assault all while still identifying with the Christian faith Lyrics of My Life is authentically Branden a memoir highlighting the conflicts of growing up gay in a world that looked upon his true self and beliefs as an impractical sinful way of life Branden spares no details about his unstable life as a young adult estrangement from his close knit family and despite it all his unbreakable will to overcome adversity In a quest for his own personal freedom Branden finds reconciliation with his family rediscovers his faith and realizes that affliction and hardship are not what define us as human beings **Medallions in Clay** Richard Aldington,1930 *Hearings* United States. Congress. Senate,1946 **Stock Exchange Practices: Detroit bankers company. Jan. 24-Feb. 9, 1934. 2 v** United States. Congress. Senate. Committee on Banking and Currency,1934

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