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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SJ Ball



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