

**Comments on FinCEN's Advance Notice of Proposed Rulemaking RIN 1506-AA85
Agency: Department of the Treasury**

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| Date Mailed | June 26, 2006 |
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Comments: If you need more space to comment, add additional pages.

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| 1 | Since April 2005, what requirements have banks imposed on your MSBs to open or maintain bank accounts? Comments: Registration to FinCEN, STATE OF WASHINGTON, Money Service License, MASTER license, County license, Compliance Policy & more like audit financial statement. |
| 2 | Since April 2005, describe circumstances when banks denied services (declined to open new accounts or closed existing accounts) to your MSBs even when you provided (or offered to provide) the information they required. Comments: AFTER I Complied All their requirments, they told me that they can't longer maintain my account because of the risk. They told me that an Arab bank & citi BANK Both in the East got a big gov. penalty ^{FINE} |
| 3 | Since April 2005, has a bank referred to the Bank Secrecy Act as grounds to deny services (or declined to open new accounts or closed existirg accounts) to your MSBs? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No they don't refer the BSA Comments: But they told me that they don't want to be penalized by the government. They don't want to pay a huge over 2 Million Penalty/Fine. |
| 4 | Would additional guidance or clarification of the requirements of the Bank Secrecy Act regarding MSB accounts be helpful? If yes, describe. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Comments: Tell the banks that they are not legislators/regulators IF the Financial institution has proper documents they shouldn't discriminate them, just because they are in Money service bussines. it's the governments responsibility to do so. |

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| 5 | Would additional guidance or clarification of your Bank Secrecy Act banking responsibilities be helpful to you? If yes, describe. | |
| | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Comments: | |
| 6 | What steps could Bank Secrecy Act regulators take to reduce risks posed by MSBs as perceived by banks? | |
| | Comments: nat, Fine them with huge Fines, as the ARAB BANK & Citi BANK in the EAST. I think that is their major concern, or at least my understanding to them | |
| 7 | Since April 2005, has there been an increase or decrease in banking services provided (or available) to MSBs? Why do you think this has occurred? | |
| | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Comments: Because banks wants less to deal with MSB's. 1) Because of the Fines 2) Because banks consider MSB's AS Competitors. | |

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