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5 January 2024

Ms. Blaire Hamilton
Bureau of Fiscal Service
U.S. Department of Treasury

Electronic Transmission

Dear Ms. Hamilton,

The Association of Military Banks of America is a non-profit trade association representing banks that serve America's military and veteran communities. We currently partner with the Department of Veterans Affairs in the Veterans Benefits Banking Program (VBBP), an initiative launched in 2019 as an effort to encourage unbanked or underbanked veterans to open bank or credit union accounts. Since 2019, the VBBP has been credited with banking over 300,000 veterans, most of whom now receive their benefits via Direct Deposit into accounts opened with our 98 participating banks or credit unions.

Because many of those veterans previously received their VA benefits on Direct Express (DE) debit cards, we have closely followed the DE program and the many problems veterans have experienced with your agency's current vendor. Frankly, we have long believed that many of our military banks could do better.

As closely as we have been following the DE program, we were surprised to learn on 13 December 2023 that the Bureau of Fiscal Service had issued a Requirements Document and Solicitation of Services seeking applications for the next DE contract. We were even more surprised by the Solicitation's 12 February 2024 deadline. Immediately upon receiving the document, we transmitted it to a number of our association's banks. Unfortunately, they have only now begun focusing on it. The Christmas holidays effectively reduced the window for applications from 60 days to less than 40 days.

Because several of our banks have expressed an interest in filing an application, we hereby submit a request for a one-month extension of your deadline from 12 February 2024 to 12 March 2024. We hope you will agree that anything less would create an unfair advantage for the incumbent.

Thank you for your understanding.

STEVEN J. LEPPER
Major General, USAF (Ret.)
President & CEO



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FOR THOSE
WHO SERVE

