

UNITED STATES OF AMERICA  
POSTAL RATE COMMISSION  
WASHINGTON, DC 20268-0001

Rate and Service Changes To Implement  
Functionally Equivalent Negotiated Service  
Agreement With Discover Financial Services, Inc.

Docket No. MC2004-4

**NOTICE OF INTERVENTION OF THE  
AMERICAN BANKERS ASSOCIATION AS A LIMITED PARTICIPATOR**

**(July 8, 2004)**

The American Bankers Association (ABA) submits this Notice of intervention as a limited participator pursuant to Section 20a of the Rules of Practice and Commission Order No. 1410.

1. Documents relating to these proceedings should be served upon:

Irving D. Warden  
Associate General Counsel  
American Bankers Association  
1120 Connecticut Ave. NW  
Washington, DC 20036  
Telephone: (202) 663-5027  
Fax: (202) 828-4548  
Email : iwarden@aba.com

2. ABA does not request a hearing, but reserves the right to participate in any hearing that might be scheduled.
3. ABA is a nonprofit membership organization incorporated under the provisions of the District of Columbia Nonprofit Corporation Act, with principal offices in Washington, D.C. The membership of ABA is composed of banks located in each of the 50 states and the District of Columbia.
4. ABA has a substantial interest in certain issues that may be considered in the above-captioned proceeding as a representative of its member banks. As an

industry, banking is one of the largest users of First-Class Mail. Postal costs are a significant part of banks' operating expenses.

Respectfully submitted,

Irving D. Warden  
Associate General Counsel  
American Bankers Association

#### **CERTIFICATE OF SERVICE**

I certify that I have this date served the foregoing document in accordance with the rules of practice.

---

Irving D. Warden  
Associate General Counsel  
American Bankers Association  
1120 Connecticut Ave. NW  
Washington, DC 20036  
Telephone: (202) 663-5027  
Fax: (202) 828-4548  
Email : iwarden@aba.com

July 8, 2004