

BEFORE THE
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

**AMERICAN BANKERS ASSOCIATION REPLY COMMENTS ON LIMITATION
OF ISSUES AND RESPONSE TO REQUEST FOR HEARING**

(AUGUST 5, 2004)

In accordance with Presiding Officer's Ruling No MC2004-4/1, American Bankers Association ("ABA") submits these reply comments on the limitation of issues and requests for a hearing in this proceeding. These comments respond to comments submitted on July 29, 2004, by Discover Financial Services, Inc., Office of Consumer Advocate, and the Postal Service.

In a case, such as this one and MC2004-3, involving a functionally equivalent Negotiated Service Agreement the Commission should keep the issues narrow in order to limit the time, effort, and resources such a proceeding requires. ABA sees no need for a hearing in this proceeding.

Respectfully submitted,

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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.

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August 5, 2004