

Ms. Sonia Andrew
Chief of Staff
Office of Sen. Samuel Carrion
34th Legislature of the Virgin Islands
3022 Estate Golden Rock
Christiansted, VI 00820

March 15, 2023

Re: Sen. Carrion's I.D. Proposal

Dear Sonia:

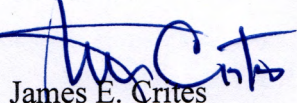
We have reviewed the Senator's proposal which you have graciously shared with us.

As the criteria set forth in the proposal for the documentation requirements an individual must present to acquire the proposed I.D., is similar in nature to those of most banks, the I.D. would be acceptable for check cashing with certain caveats. The check would have to be cashed at the bank on which it is drawn, and the account on which the check is drawn would need to have available funds.

The I.D. alone would not be adequate for establishing a bank account, as all individuals seeking to establish an account must also have a social security number.

I hope that this information is helpful to you and the Senator.

Sincerely,



James E. Crites
Chief Executive Officer
Merchants Commercial Bank