



February 6, 2024

Chairman Ben Barnes
Room 121
House Office Building
Annapolis, Maryland 21401

Chairman Barnes, Vice-Chair Chang and Members of the Committee,

I am writing to express my strong support for House Bill 414, which aims to provide essential funding for MCEE to expand its mission of providing financial literacy education resources in the state of Maryland. As the President and CEO of the MD|DC Credit Union Association and an honorary MCEE Board Member, I am deeply committed to advancing financial education initiatives that empower individuals with the knowledge and skills necessary to make informed financial decisions.

By investing in economic and financial literacy education, we are investing in the future prosperity of our state. Equipping students with the knowledge and skills to manage their finances responsibly not only benefits them individually but also strengthens our communities and economy as a whole.

As a leader in the financial industry and a passionate advocate for education, I urge you to support House Bill 414 and ensure its swift passage. Together, we can make a meaningful difference in the lives of Maryland students and empower them to achieve financial success.

Thank you for your attention to this matter, and please do not hesitate to reach out if you require any further information or assistance.

Sincerely,

A handwritten signature in blue ink that reads "John Bratsakis".

John Bratsakis
President/CEO
MD|DC Credit Union Association