



J. Kevin A. McKechnie
Executive Director
The HSA Council
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September 25, 2014

The Honorable Robert Casey, Jr
The Honorable Richard Burr
United States Senate
Washington, D.C. 20510

BY HAND

Dear Senators Casey and Burr:

On behalf of the American Banker's Association's HSA Council, thank you for introducing S. 313, the Achieving a Better Life Experience Act (ABLE) of 2013. We strongly support S. 313 and congratulate you both on the years of work it has taken to create such a strong bi-partisan bill. Your 74 cosponsors speak to this fact.

The HSA industry has long experience creating and managing special purpose, tax preferred accounts. Assisting people with disabilities to establish such an account to pay for qualified disability expenses like higher education, a primary residence, transportation, obtaining and maintaining employment, health and wellness, and other personal support expenses is important and something America's financial institutions would be happy to support.

We look forward to the coming vote in the Senate and to communicating our support for S. 313 to your colleagues.

Sincerely,

A handwritten signature in black ink that reads "J. Kevin A. McKechnie". The signature is written in a cursive style with a large initial "J" and "K".

Executive Director