



OFFICE OF THE GOVERNOR

OCT 09 2011

To the Members of the California State Assembly:

I am returning Assembly Bill 38 without my signature.

This measure would require the Department of Financial Institutions to create a list of unbanked communities and post it on their website.

I think any real change in this area should come at the local level, closer to the problem at hand. In fact, San Francisco, San Jose, Fresno and Santa Ana have already established programs to connect low-income people to banking services. Just creating another statewide list will not solve this difficult problem.

Sincerely,


Edmund G. Brown Jr.