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From: Aj Dupree [REDACTED]
Sent: Tuesday, May 10, 2022 4:23 PM
To: MTC-ABAG Info <info@bayareametro.gov>
Subject: BATA Oversight Committee 20220511

External Email

Kim and Martha with thanks please forward this message to the BATA Oversight Committee for the Meeting of 11 May, 2022.

Good morning Chair Amy Worth and Members.

Aleta Dupree for the record. (she, her).

I bring you my general comments concerning BATA, not pertaining to the posted Agenda.

Since your last Meeting of the BATA Oversight Committee, I did get out on to the Bay Bridge (SFOBB), this I did by riding on the AC Transit bus. I always enjoy seeing our all electronic tolling system at work, as I pass by on the bus lanes. I believe that our work with AET will prove itself over time, really it already has, but there is still much work to do. Such is still a novelty for many, and it often takes time to get used to new things.

I consider our last meeting, with in depth discussion concerning payment plans. I admit to you that upon reflecting on your presentation and discussion, I have my deep concerns about this, and ask myself what is the best way forward.

I am concerned, anywhere, about the use of debt, in the individual space, and the potential pitfalls thereof. I see around me how debt is ever more pervasive. It is becoming easier to pay for things on installment plans, even when ordering things through websites. I am not real familiar with these platforms and I won't mention any names. The technology is there, and it is up to each individual to make informed decisions. Yet I often ask myself, is debt really the path forward to sustainable long term success, for all parties involved.

I think back to a number of things said. It seems that many, in other places, once users get on a payment plan, the registration hold is lifted, and then such users don't continue the payments, figuring they have a year ahead. I do feel strongly that like basically any other lender, there needs to be standards as to who qualifies. Otherwise such lender risks losing the store. I often ask myself, would I lend money from my own wallet when I have no idea of the credit worthiness of the individual before me that I hardly know. I admit that I would not be able to go forward, feeling that most likely I would never be paid back. Perhaps my words are a bit hard, but I think it is important to be grounded in the reality that revolving credit can be problematic, especially for those who can least afford it.

So I do think about equity, I feel such programs should be targeted. Clipper Start I feel is a good template to begin with, and we have the in house expertise to apply such a program to the work of BATA. It is essential to consider the importance of saving, and ease of use. For some who have paid cash on the bridges before, such users can go to the retail cash payment network, and pay their tolls on their

way to the bridge, perhaps with their morning hot drinks or newspapers, it's just the same method in a different place. More so when people can take some more money and pay ahead, such reduces the number of trips to manually pay. Hopefully then the case can be made to have a Fastrak account, and build an infrastructure for that ease of use.

I often think of doing the heavy lifting first, and then things are easier going forward. I consider my having a Reduced Fare Clipper Card. I did go through a process to apply for it, and then I received it, it was automatically registered to protect my balance. Then I learned how to put money on it, first from vending machines. Then I learned about the auto load functions, and now my card basically runs on auto pilot. In a way, every driver on the road is a saver, because of the fuel in their tanks, often replenished weekly, and rarely by the day. Such methods can be applied to having a Fastrak account as well.

I consider that I do not have a credit card. That is my choice. I do often ask myself, should I get one, it would make it much easier for me to rent a car. Yet I ask myself, what would I rather have. I would prefer to be able to rent a car with my debit card, anywhere, anytime, any kind of vehicle, at the same terms as with a credit card. I could try to get such credit card. But I think of the reward if I put my energy into advancing the conversation so that a credit card would not be needed to rent a car. I ask myself, shouldn't society help people to have free checking accounts rather than keeping them with cash that could be lost or stolen, and the fees for conversion. I choose to build new things instead of hanging onto the old.

And so it goes. Perhaps my letter to you today has been more about philosophical matters than the technical aspects of bridge tolling. I am not an expert, but I have my experiences and I choose to be informed. I think we at BATA can consider ourselves fortunate to have experts in the work of stewardship of these seven State owned bridges. Such work helps me to simply be able to get on a bus and make the crossing. Given this, the work of advancing all electronic tolling needs to continue, remembering that equity keeps in mind those most in need, with the goal of sustainable long term success.

Thank you.