

August 7, 2016

Chairman Tom Wheeler
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Re: Business Data Services in an Internet Protocol Environment, WC Docket No. 16-143;
Special Access Rates for Price Cap Local Exchange Carriers, WC Docket No. 05-25

Chairman Wheeler:

My name is Norm Davis and I am Managing Director for Alabama market of TruFund Financial Services, Inc. TruFund is a 501(c)(3) national Community Development Financial Institution (“CDFI”) whose mission is to promote and foster economic development in underserved communities and among disadvantaged populations. TruFund is headquartered in New York City, and has Alabama and Louisiana state offices headquartered in Birmingham and New Orleans. Since 2005, TruFund has fulfilled its mission by offering affordable financial and technical assistance to underserved small businesses and not-for-profit organizations that are unable to access affordable capital from conventional sources. By the very nature of our mission, we focus heavily on Woman and Minority owned businesses located in rural and urban low-to-moderate income (“LMI”), or distressed, communities. So, by their very location, access to business data services for the businesses I attempt to serve is “challenged”.

I am pleased the FCC is looking into issues related to business data services market. I encounter instances where my clients are disadvantaged due to the digital divide and are becoming even more disadvantaged daily as the price, usage and reliance on data services grows within the economy. The FCC needs to move quickly to alleviate these disparities.

I work with clients who are affected daily by this lack of competition. I believe this scrutiny is a wonderful first step towards increased competition and a more level playing field. To that extent competition is central towards benefitting the clients TruFund serves.

In closing, we know that in all but a few special instances, competition ultimately benefits consumers. If serving rural geographies proves to be one of those situations (due to population density or other legitimate reasons) I hope that the FCC continues the search for other solutions.

Sincerely,

A handwritten signature in black ink, appearing to read "Norman B. Davis, Jr.", written in a cursive style.

Norman B. Davis, Jr.