

Dear CFE FCU,

I am writing today to bring to light my dissatisfaction with CFE's drive-thru policy, which denies cyclists from utilizing drive-thru services.

On Saturday, December 31st, I rode my bicycle to CFE's drive-thru (the CFE lobby is closed on Saturdays; only the drive-thru is open). When I submitted my request to make a deposit, I was apologetically refused service on the grounds that I was not on a motorized vehicle and that I was therefore violating a stipulation in the CFE insurance policy.

I expect better from a local, member-owned cooperative.

Bicycles are a realistic and extraordinarily efficient mode of transportation. In fact, the human being on a bicycle is the *most* efficient self-powered means of transportation--more efficient than a condor in flight.^[1] With a loss of less than 2% of energy^[2], bicycles are far more efficient than automobiles (which lose ~80% of energy^[3]). Bicycle travel emits no greenhouse gasses, eliminates our dependence on oil, is cheap, and provides a healthy exercise. As an avid cyclist who rode ~8,000 miles in the past 2 years, I can certainly attest first-hand to the incredible innovation of this non-motorized machine.

The logic behind the insurance restricting drive-thru access to motorized vehicles is faulty. I have utilized the CFE drive-thru numerous times on my motorcycle without issue. A motorcycle rider is no less vulnerable to injury than a bicycle rider. Moreover, In the eyes of FL traffic law: bicycles, motorcycles, and automobiles are all vehicles with essentially the same rights & responsibilities on public roads. Why should there be a difference in a drive-thru?

As a member of LGE Community CU, I am a member of the CU Service Center Network; I am not a member of CFE FCU. However, as a member of the Orlando community, I am writing this letter to the CFE Board of Directors and CFE members suggesting that they introduce 2 proposals:

1. I propose that CFE changes their insurance policy (or if need be, their insurance provider) to one that allows non-motorized vehicles to utilize drive-thru services.
2. I propose that CFE shows their support for bicycles as an alternative mode of transportation by pledging to donate \$1 to a local, non-profit bicycle cooperative for every member who rides a non-motorized vehicle to CFE and makes a transaction. Examples of local bicycle organizations include: Orlando Road Club and UCF Spokesouncil.

Sincerely,

Michael Altfield

[1] "Bicycle Technology", S.S. Wilson, Scientific American, March 1973

[2] <http://www.jhu.edu/~gazette/1999/aug3099/30pedal.html>

[3] <http://mb-soft.com/public2/engine.html>