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Subject: Availability of Funds and Collection of Checks

Date: Feb 04, 2004

Proposal: Regulation CC - Availability of
Funds and Collection of Checks
Document ID: R-1176
Press Release Date: 12/22/2003
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Comments:

@@@under the section for making a claim for an expedited refund, the term "long trip" needs to be removed or given a much more definitive description of the meaning of those terms. to some, a long trip may mean a 3 hour trip, while to others it may mean a two week vacation, and still to others, meaning a month long vacation to another country.

Also, with the major effects that this will have on a customer that is used to at least a few days float, it will mean major education to all the general public. while the bank will do their part, i feel that the fed should do some television, radio, and newspaper advertising to advise the country about what is going to happen, and let them know it is nationwide, not just certain banks , merchants, or just certain states.

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