MICHELE R. MUSKUS

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To: Jennifer Johnson 202-452-3819; 202-452-3102

From: Michele Muskus

Re: Docket No. OP-1196

I read about action being taken to address the fees that are attached to debit transactions. I would like to raise another concern I have about the transaction process around debit cards, i.e. that extra amount that is put on hold at one's bank until the actual proper gets transacted. This is particularly a problem with using a debit card at a restaurant. I see no reason why if I charge (debit) an amount such as $30 it gets put on my account as a hold anywhere from $31 - 34. This practice ought to stop too.

Please response. Thank you.

Michele Muskus