

**From:** Kitty lady0000001@aol.com on 06/21/2004 09:46:17 AM

**Subject:** OP-1196

To Whom It May Concern:

I am sending you this email to express my interest in the above matter.

I use my debit card almost daily and it wasn't until I received my statement last month did I realize I was being charged \$1.00 every time I had to use my PIN. I had an additional \$10.00 charge on my account. I know this may not seem like a huge amount of money but it will add up to more over time. Had I known about the "debit card fee" I would have changed how I paid for my purchases.

I am also concerned about stores refusing to allow customers to use "debit cards as credit". Any thoughts on that? I am referring to Walmart (Warwick, RI) who previously gave the customer the choice between debit and credit for their purchases.

I thank you for your time and I hope to see changes being made in the future regarding this issue.

Sincerely,

Samantha Smith-Pattek  
150 Suffolk Street  
Providence, RI 02908