

From: Ethel Armitage, Pine Beach, NJ

Subject: Electronic Fund Transfers

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Comments:

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Name: Ethel Armitage

Affiliation:

Category of Affiliation:

Address:

City: Pine Beach

State: NJ

Country: UNITED STATES

Zip: 08741

PostalCode:

Comments:

We need to be given a choice in this matter. I would rather be declined than pay an outrageous fee.