

From: Ann M. Szafko, Avenel, NJ  
Subject: Electronic Fund Transfers

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Comments:

Ann Szafko  
Avenel, NJ 07001-1602

March 19, 2009

Federal Reserve Board

Dear Federal Reserve Board:

I was charged three times \$35.00 (\$ 105.00) for a coffee refill \$.69., a pack of cigarettes \$6.50 and a sandwich, \$4.80. All charges came in on the same day, as did my paycheck, but they booked the charges before the deposit, and before I could realize what happened. It is an outrage!...

Sincerely,

Ann M Szafko