

From: Simon Garcia, Albuquerque, NM
Subject: Electronic Fund Transfers

Comments:

Simon Garcia
Albuquerque, NM 87106-5002

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Federal Reserve Board

Dear Federal Reserve Board:

I have had the misfortune on more than one occasion to have my financial institution decide to pay one large ticket item so that they could then "bounce" four or five small items and charge me overdraft fees for each one. I dont think this is right.

Sincerely,

Simon Z. Garcia