

From: "S. Strozza" <sstrozza@yahoo.com> on 03/08/2004 01:30:58 PM
Subject: Availability of Funds and Collection of Checks

I am writing to air my concerns about the Check 21 act that is about to be passed and my rights if both the substitute check and my original check happen to get cashed-either through error or fraud. Another issue is that I will not get my check back like I would if it were processed normally so no longer will I even have any proof that payment was made if the bank processes the check electronically.

I would like to request that you modify this act to include a clause that requires that the bank put money back into my account within 10 business days if something goes wrong with any check that was electronically processed. After all, that is what typically is required with a debit card so why should this be any different?

I am concerned how acts like these even get passed at all without the consumers consent. If I had any say, I would definitely not agree to it. After all, if I had wanted to pay with a debit card instead of a check, I would use the debit card in the first place. This takes away the choice of the consumer.

Sherry Strozza

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