

From: "Deborah Castiglione" <deb@sloveniansavings.com> on 03/07/2005 11:56:54 AM

Subject: Collection of Checks and Funds Transfers Through Fedwire and Availability of Funds

I would like to have it known that I am in favor of the proposal that would make the bank that first put drafts into the check collection system liable, rather than the bank that has the account the draft is drawn on. Put the fraud loss closer to where it rightfully belongs.