

From: "Lisa Burkhart" <Lisa.Burkhart@cavb.com> on 03/08/2005 03:57:45 PM

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

We just had a situation that this proposal could have save us time and money. Why should the receiving bank be held liable? We are not the ones who allowed the customer to initiate the transaction, yet we have to spend time helping our customer. Please pass this proposal as it will not only help banks but consumers as well.

Thank you,

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