

From: "Lynn Stodgell" <les@signaturebkfl.com> on 03/09/2005 09:22:10 AM

Subject: Collection of Checks & Funds Transfer Thru Fedwire & Availability of Funds

The proposed regulation regarding pre-authorized drafts and making the originating bank responsible is a good thing, especially for the smaller banks.
Banks need to take responsibility for the customers they choose to do business with.

L Stodgell