

From: "LaMarlowe Weldon" <lweldon@fcbca.com> on 03/09/2005 11:22:17 AM

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

To Whom It May Concern:

I am certainly in favor of the proposal that makes the bank of first deposit responsible for paper drafts that read authorized by your depositor. This is burdensome enough as it is and banks that these drafts are drawn on should not have to be responsible for the loss.

Thank you for your time.

Sincerely,

LaMarlowe Weldon

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