

From: "Mary Ann Johnson" <mjohnson@mybank-enterprise.com> on 03/21/2005 04:21:11 PM

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

We strongly favor the proposal that would make the bank that
First out the draft into the check collection system liable, rather
That the bank that has the account the draft is drawn on.

Thank You

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