

From: Mr. & Mrs Milan Valuch  
Subject: Electronic Fund Transfers

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Comments:

sirs—we had received numerous gift cards to RUBY TUESDAYS, a part of a chain of restaurants. we saved them up, thinking to treat our selves and guests to a night out. When we went to pay the bill we found out that a significant amount of the value had been devoured by built-in fees. Specifically, there was a monthly fee of \$2.50/month for every month over 12 months for non-use. we said GOODBYE to \$70.00 worth of gift cards. RUBY TUESDAYS had use of the money all the time and didn't even say THANKS. we hope you can put stop to this practice. In frustration since we are WASHINGTON.DC residents and so DON'T have ANY effective representation in Congress. Sincerely-Mr&Mrs Milan Valuch