

From: Alex Bochicchio
Subject: Electronic Fund Transfers

Comments:

Dear Ms. Johnson:

I wanted to share my experience with gift cards. As an American living in Budapest, I do not want to ship big packages to my friends and family in the US. Instead, I buy gift cards from their favorite stores. I like giving gift cards because, in addition to being convenient, they are more "thoughtful" than cash/checks and ensure the recipient will be happy with the gift.

Thank you,
Alex Bochicchio