

From: Christopher Mazzochi
Subject: Electronic Fund Transfers

Comments:

To whom it may concern,

I think the Federal Government has to be CRAZY to allow any of type fees imposed upon consumers using gift cards by retailers or other third party affiliates.

Seriously, so what if the gift card is 1 year old or 50 years old, the company already has my money! If I am going to have to worry about fees, I will NEVER use a gift card ever, and I KNOW how much merchants love consumers who do use them. Barnes and Noble, the book store retailer had this problem, they voluntarily stopped charging a service fee on gift cards ONLY because they were using business. At that point in time I switched to Borders books, and I have never gone back since, that was back in 1999 I believe.

If my government allows retailers to charge fees on gift cards simply due to the age of the gift card or frequency of shopping (ie activity on the card), then quite bluntly, they really don't give a expletive about the people of this country regarding this topic, and they can go expletive themselves.

IF however there is a LOGICAL and FAIR reason for siding with business and not the citizens of this country regarding fees, then I'd be happy to retract my above my statement.

Sincerely,

Christopher Mazzochi