

From: Juliet Giblin  
Subject: Electronic Fund Transfers

---

Comments:

Dear Federal Reserve -

Concerning Docket Number R-1377 and gift card regulations. The only rule I would like to see put in place is that any fees and expiration dates are obvious to the buyer; clearly stated on the card.

I do not want the Federal Reserve to come up with any rules concerning how much, how long, etc on fees and expiration dates. These are up to the gift-card issuer and the buyer of the card.

Many kudos to you for allowing input on your proposed rules. This is the first time (that I know of) that citizens have had the opportunity for direct input on upcoming rules considerations.

Respectfully submitted,  
Juliet Giblin

PS - CCing others who might want to exercise their right to weigh in on less government. Or more - up to you - let Fed know how much you want them involved in making rules on gift cards.