

From: Don Vandehey
Subject: Electronic Fund Transfers

Comments:

Hello and good day,
I think that there should not be any fees associated with any type of gift card. There should however be an expiration date. 5 years is more than enough time for this. The reasoning for no fees is that the cards are paid for up front, and considering the amounts that were in the article that I read, interest would more that pay for any servicing to a master account.
Thank you for the work that you are doing on this issue.
Don Vandehey