

From: Highland Catholic School, Ken Backe

Subject: Electronic Fund Transfers

Comments:

I would encourage you to do what you can to eliminate all fees on gift cards. They are marketed by companies, both retailers and banks as being as good as cash, but the limitations on their use and the fees charged for inactivity clearly belie that impression. In Minnesota we have done our best to eliminate these problems, and I think that has improved things for purchasers.

Thank you,

Ken Backe
Highland Catholic School