

"Susan Beach" <susanbeach@san.rr.com> on 09/09/2003 11:40:04 AM

To: <210comments@fms.treas.gov>

CC:

Subject: concerned consumer

What guarantee does the consumer have that a paper check that has been honored through the ach system will be destroyed? What if a business uses a check through the ach system then walks the paper check into the bank and cashes it again? What are the laws now for such a violation?

Susan Beach(concerned consumer)

Susanbeach@san.rr.com

- Susan Beach.vcf