

From: Terry Stick, Pinellas Park, FL  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I have been unfairly charged hundred of dollars by the banks. I am sick of banks and I don't use a bank account until this \$35 dollars fee problem is corrected.

Sincerely,

Terry Stick  
Pinellas Park, FL 33781