

From: Franck Dossa, Miami Beach, FL

Subject: Electronic Fund Transfers

Comments:

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

Dear Federal Reserve Board Director:

I've noticed that the bank software will deduct first the bigger check so you get negative quickly. Then they will deduct the smaller checks and collect \$35 for each small check.

I am sure that if you subpoena the software you will see this implemented. And you can't discuss these charges.

Thank you for helping a struggling person and a honest person.

Best regards.

Franck Dossa

Sincerely,

Franck Dossa
Miami Beach, FL 33139