



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-2

January 30, 2009

Henry F. Shyne, Treasurer
Financial Service Centers of America, Inc.
Court Plaza No. 25 Main Street, P.O. Box 647
Hackensack, NJ 07602

Response Due Date:
March 2, 2009

Identification Number: C00232843

Reference: 30 Day Post-General Report (10/16/08 – 11/24/08)

Dear Treasurer:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. This notice requests information essential to full public disclosure of your federal election campaign finances. **Failure to adequately respond by the response date noted above could result in an audit or enforcement action.** Additional information is needed for the following 3 items:

1. The totals listed on Lines 7, 23, 31, and 32, Column B of the Summary and Detailed Summary Page(s) appear to be incorrect. Please be advised that you should add the "Calendar Year-to-Date" total from your previous report to the current "Total This Period" figure from Column A to derive the correct Column B totals. Please amend your report and any subsequent reports that may be affected by this correction.
2. The beginning cash balance of this report should equal the ending balance of your 12 Day Pre-General Report (10/1/08 – 10/15/08). Please clarify this discrepancy and amend any subsequent report(s) that may be affected by this correction.
3. Schedule B of your report (see attached) discloses one or more contributions which appear to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) prohibits a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If any apparently excessive contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information.

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If any contribution you made exceeds the limits, you must request a refund of the excessive amount or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund of the excessive amount.

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund or redesignation request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

Please note, you will not receive an additional notice from the Commission on this matter. Adequate responses must be received by the Commission on or before the due date noted above to be taken into consideration in determining whether audit action will be initiated. Failure to comply with the provisions of the Act may also result in an enforcement action against the committee. Any response submitted by your committee will be placed on the public record and will be considered by the Commission prior to taking enforcement action. **Requests for extensions of time in which to respond will not be considered.**

Electronic filers must file amendments (to include statements, designations and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. If you should have any questions regarding this matter or wish to verify the adequacy of your response, please contact me on our toll-free number (800) 424-9530 (at the prompt press 5 to reach the Reports Analysis Division) or my local number (202) 694-1159.

Sincerely,



Allen Norfleet
Campaign Finance Analyst
Reports Analysis Division

FINANCIAL SERVICE CENTERS OF AMERICA, INC.

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Recipient Name	Date	Amount	Election	Report
MALONEY FOR CONGRESS	12/5/06	\$2,000	*G-2006	2006 Year End
MALONEY FOR CONGRESS	12/6/07	\$2,500	G-2008	2007 Year End
MALONEY FOR CONGRESS	3/28/08	\$1,000	G-2008	2008 April Quarterly
MALONEY FOR CONGRESS	10/16/08	\$5,000	G-2008	2008 30 Day Post-General

*Schedule B of your report discloses this contribution as designated to the 2006 General election; however, this contribution was given after the election with no designation for 2006 General debt. Therefore, this contribution has been attributed to the next scheduled General election for this candidate, the 2008 General.

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