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Subject: Reg E - EFT

Comments:

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Docket No. R-1419 and RIN 7100-AD 76 Error resolution and cancellation rights (especially for international wire activity) will be a benefit to our credit unions. Our staff frequently have to work with our international wire vendor (Custom House) and and member credit unions to resolve issues. Knowing the amount of currency that will be sent to the recipient will also be beneficial to our member credit unions. I have concern with international ACH transactions and the ability to cancel an ACH item. Since ACH items move quickly through the system, I would like to know how the sending financial institution can be assured that an IAT item has been cancelled.