

From: Terry P Tobin, OH
Subject: Electronic Fund Transfers

Comments:

Date: Mar 25, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Terry P Tobin

Affiliation:

Category of Affiliation: Other

Address:

City:

State: OH

Country: UNITED STATES

Zip: 43209

PostalCode: 43209

Comments:

Again we are at the profit center of banks. They hold our funds for a week even if it electronic. The should only process the smaller of the checks and then the last large check .We are charged a \$10.00 fee as overdraft and the amount paid is then charge at 28% APR. For this the US Govt gives US BANK billions of dollars.