

From: PBK Bank, Dickie Cooper
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Comments:

To Whom it may concern, I feel that someone needs to be concerned about the customer. Sometimes almost everyone makes a mistake in math or forgets to stub a check. Overdrafts allow checks to be paid and not returned. Our customers at PBK Bank love this privilege and it allows them to keep their credit rating and avoid the possibility of overdraft fees and possible jail time. Please keep this privilege for bank customers. Dickie Cooper Stanford, Ky. 40484