

From: C. Ross  
Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers  
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Comments:

Docket No. R-1343 - As a bank customer that has paid a mortgage sized combined service charge for 2008 (\$1600) I would be absolutely delighted if the Federal Reserve gave bank customers the right to instruct their bank whether to pay or not pay overdrafts for ATM withdrawals or one-time debitcard purchases. I feel the bank (my bank) takes advantage of clearing my checks after certain purchases have already taken place. Thank you, C. Ross