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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Banks are imposing fees on pending transactions but not showing the fee as a pending transaction. This leads to incorrect balance information, more fees and fees imposed because of the unknown fees. It is unfair and I believe very deceptive. If a fee is to be imposed it should be listed and immediately taken from your balance as a pending fee. This way the consumer knows what their true balance is and can avoid fees on top of fees. I recommend that the rule to require permission to pay these debits should pass.