

From: Carol A Overland
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Docket No. R-1343 Yes, this regulation is a good idea. People should be given choice of whether they want to use card for the extreme fees or not. This should also apply to bank automatic savings plans, the bank should not be able to take money out if there are insufficient funds and then tack on a big fee. Automatic savings deductions should have to wait until the money is in the account.