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Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document Version: 1

Release Date: 05/02/2008

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Many banks do what they can to "cause" overdrafts by placing unreasonable holds on deposited checks - sometimes 10 business days. The check has cleared the other bank - but the hold remains the entire 10 days so that the customer has funds - but they have not been deemed "available" by the bank - and the bank charges overdraft fees because the customer has dared to use the funds before the bank has declared them "available."