

From: Ascentra Credit Union, Paul N Lensmeyer

Subject: Electronic Fund Transfers

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Comments:

Date: Feb 19, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Comments:

Recommend: Opt-Out Approach Our experience is that our members have come to expect this service to be available. We get appreciative comments of the cost savings it provides by not having to pay the merchant a "return fee".