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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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I would suggest to add or amend regulation to include that all bank transactions be processed from smallest to largest to minimize overdrafts and inconvenience to customers. Because of increase in total number of transactions due to ease of making bank cards transactions, consumers who "opt in" would still prefer all transactions to be routinely processed from smallest to largest to minimize fees and overdraft charges in the event of an error.