

From: John Citizen, Daytona Beach, FL

Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Please stop banks from approving transactions when the money is not available. I put cash in my account, then went shopping. My bank approved all transactions via check card. They then hit me with many overdraft fees because the money "was not there." If the money is not there, they should decline the transaction. Please put an end to this greedy practice.