

From: Ethan Richerson, Sausalito, CA
Subject: Electronic Fund Transfers

Comments:

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Name: Ethan Richerson
Affiliation:
Category of Affiliation:
Address:
City: Sausalito
State: CA
Country: UNITED STATES
Zip: 94965
PostalCode:

Comments:

Please approve this regulation. It is past time we disallow banks from charging a \$35 fee on an "overcharge" loan for a \$3 cup of coffee, or from staggering when debits are charged to maximize overcharge fees. These fees are deceptive, onerous, and usury.