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Subject: Electronic Fund Transfers

Comments:

Date: Mar 24, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Consumers really need to have the ability to designate their priority for payment of overdrafts, from high amounts to low, or from low amounts to high. I am living on Social Security, and occasionally have made a mistake in reconciling my account. Charges, debits, or checks are often fairly small, and I will (at \$39 each plus \$\$ after 5 days of overdraft) be awash in what I owe the bank, not the vendors I've tried to pay. Then other vendors go unpaid because I'm still paying the bank. I've gone without food and medicine just to get out from under.