

From: Sally Dehner
Subject: Electronic Fund Transfers

Comments:

To Whom It May Concern:

I am not sure if this is the appropriate location to address this issue

I am a consumer with a credit union account with both savings and checking. I frequently do withdrawal transactions at my local "shared branch" credit union from my savings account. Recently I was unable to do a withdrawal because I had too many "reg E" transactions for that month. However I was able to withdraw money at the ATM located outside their front door. I have been told by my own credit union that ATM transactions don't count under reg E but using a shared branch does. This does not make sense to me. I don't know if others have complained or questioned this part of the regulation E statutes but please consider this a comment against.

For response or questions I may be reached at.

Sally Dehner