

From: Scott Shelton  
Subject: Electronic Fund Transfers

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Comments:

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General Comment:I support these rules because it seems as if banks in recent years have increased their fees for the sole purpose of increasing revenue. In addition, our banking system needs to be more tightly regulated with regard to products and services. Since 1994, many banks started charging fees to use other atms and adding all sorts of charges to accounts that people may not aware of. These fees are not very helpful to consumer or business interest.