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Comments:

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Proposal: Regulation E - Electronic Fund Transfer
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The requirement for financial institutions to send written confirmation of a consumer's decision to opt-in before a fee can be charged is an unnecessary burden that will increase costs and delay service to the consumer. Once an opt in is selected, it is to the consumer's benefit for the financial institution to provide timely and accurate processing on the account based on the consumer's affirmative consent. Any period of delay equates to time in which the consumer's explicit instructions are not being executed.