From: Mindy Curtis

Proposal: 1409 ver. 2 (RIN 7100-AD68) - Reg CC - Availability of Funds and Collection of

Checks

Subject: Regulation CC

Comments:

Date: Jul 04, 2014

Proposal: Regulation CC: Availability of Funds and Collection of Checks [R-1409]

Document ID: R-1409

Revision: 2

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Your comment: Reg CC is just another way to steal peoples money and to tell them when they can have their own money and how much they are allowed to get of their own money. It is a Cypress-style theft waiting to happen. We took our a loan for some remodeling of our home and the check was placed on hold for 15 day. We were told we could access \$--- of it, but that proved to be a lie, our debit card was declined even while it was showing the available balance of over \$---. By the time our money will be released, we will have already made 2 payments on the loan that we still haven't seen a penny of yet. Don't tell me it is for my protection, liars, it is so you people can squeeze as much money off my money as you possible can and I have now come to believe that should you figure out how to do it, you would steal it from us permanently. Your regulation does nothing to stop fraud, punishes law abiding citizens and allows you to keep stealing funds. You people are disgusting!