From: Robert Anderson, NV

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

With so many people out of work, more fees from the banks are burdensome. The check clearing rules are not observed with some tellers clearing right away and others putting extended holds. This is for the same check from the same company. Then you are not notified of the extended clearing time and charged fees for "Uncollected funds". Although not as bad as the credit card companies, the banks ar not far behind in takin the consumers to the cleaners........