From: Christian Hallinger, NY
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I went overdrawn recently on my checking a/c(JP Morgan held)and set up a payment online to repay the loan. On the same day I paid the loan, the OD entitiy(JP Morgan), which was actually the same entity with which I was banking duped the payment, causing me to again go overdrawn again. Now JP Morgan was the bank and JP Morgan was the overdraft financier, but neither side wanted to take blame or make me whole for the misunderstaning. They blamed me for not waiving the automatic payment option, which I HAD NO FREAKING IDEA I HAD!! So JP Morgan charged me an additional \$10 fee for going OD and JP Morgan charged me finance charges to borrow the money to pay back JP Morgan whom I had already paid on my own. Expletive deleted. The FED is handing out togas made of tax payer money, while the CEOs count their millions. Enough is enough with this absurd greed. There is no shareholder value and no conscience when a CEO makes \$2 million or more a year.