From: Joanne Dodgson

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: joanne e dodgson Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

I totally agree with the reintroduced consumer overdraft protection fair practices act. Banks take money from the consumer hand over foot. I especially dislike the fact that you can have your money in the bank in the checking account and they will clear a check before they post your deposit. Something has to be done to correct this vicious cycle. Then you can get on the credit card companies unfair practices. Thank you for your time Joanne Dodgson