From: Richard F Bader

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: Richard F Bader

Affiliation:

Category of Affiliation:

Address: City: State:

Country: United States

Zip: 95070 PostalCode:

Comments:

Banks should be forced to process deposits on the day received before they process checks received that day. I had an experience where Bank of America charged me three overdraft fees for checks that were processed before they processed the ATM deposit on the same day. The person I talked to said they process deposits after they process the checks received that day.