

From: Shirley A Atkins, Fairburn, GA

Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Name: Shirley A Atkins

Affiliation:

Category of Affiliation: Government

Address:

City: Fairburn

State: GA

Country: UNITED STATES

Zip: 30213

PostalCode:

Comments:

Electronic Funds Transfer (HR-946) 1. stop manipulating your account so, if a posted amount has cleared, removing when a larger amount comes, so as to cause a over-draft, if even a few cents, which causes a ripple effect, and more over-draft charges. 2. Stop charges for transferring money from back saving account. 3. stop holding cash deposit, even when made before 2pm. 4. stop holding your electronic payroll, to cause over-draft.