From: JOSE F TORRES, SARASOTA, FL

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

Bank of America has created this perverse system in which they post the higher transactions made with a debit card first, followed by the smaller transactions. This is all done with the clear intent of charging outrageous fees to their Customers (they really make a killing with this), they just did it to me and took away half of my paycheck that came through direct deposit. They should not be allowed to exercise this predatory practices unchecked. How arrogant can they be after the Government had to bail them out because of their greed and corruption. Please do everything in your power to pass this proposal. Hopefully the powerful banking lobby won"t be able to stop this initiative that restores some sense of justice to the working people.