

From: Renaldo A Hill
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Docket No 6-1343 Customers must have the right of choice to opt out of O/D fees relating to their deposit accounts/& or fees relating to their debit cards. Banks need to ask customer beforehand if they'd like to opt out of these fees and or any lending programs