From: Kristyn Eldridge

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

My overdraft protection is set up to pull from my credit card. They hit me with a \$10.00 fee anytime I go over...even for \$3.00. Not to mention the lowest APR they would give me on the credit card is around 15%. With my credit score I usually get cc"s with APR"s around 7-9%.