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Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Docket No. R-1343, Regulation E - Electronic Funds Transfers, R-1343 I believe that a financial institution's ability to charge their account holders fees left and right be restricted. I recommend the alternative approach whereby the financial institution's ability to charge fees is prohibited unless the account holder opts in (agrees to) the institutions overdraft fees and method of when charges are incurred.