From: Candis R. Valentine, NJ

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: CANDIS R VALENTINE Affiliation: Category of Affiliation: Address: City: State: NJ Country: UNITED STATES 07002 Zip: PostalCode: 07002

## Comments:

I am outraged at bank practices to rearrange transactions so that they may collect the highest amount of overdraft fees. I have experienced this heavily with Chase and Bank of America. How are they able to do this? Why is there no law to protect the people?