From: Curt Hoyt, PA

Subject: Electronic Fund Transfers

Comments:

Date: Mar 27, 2009

Regulation E - Electronic Fund Transfers Proposal: Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Curt Hoyt Affiliation: Category of Affiliation: Other Address: City: State: PA Country: UNITED STATES 19605 Zip: PostalCode:

Comments:

In my opinion it is only greed on the part of the banks that inspires them to withhold the information from the customers that would inform them of these charges. Any ethical individual/organization would be compelled to make everything transparent. If they insist on being unethical, then we must regulate them to provide for the wellbeing of the public. It is unfortunate, but apparently necessary.