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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:

Please ensure that banks can not manipulate withdrawals in order to charge the highest fees. Please put a limit to how much banks can charge in overdraft fees per month and per year Please make it mandatory that banks refund overdraft charges in excess of \$500.00 per calendar year Please include a provision that allows a grace period i.e one check to clear without charge please put a limit on the amount they can charge for overdrafts i.e \$20.00 max per overdraft Thank you.