

From: Brian Evans, Comer, GA
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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I appreciate the Board's efforts to protect consumers from the predatory practice of fees assessed by the same financial institutions that are requesting tax payer money to pay for their errors. I agree with the "opt in" and "debit holds" rules suggested under R-1343. I would not be opposed to paying a nominal monthly/annual fee to have some type of overdraft protection of which I knew what I would be charged up front. The practice of charging a \$35 fee per item is ridiculous. Thank you for your efforts to protect consumers.

Brian Evans
Comer, GA