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Subject: Electronic Fund Transfers

## Comments:

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Proposal:Regulation E - Electronic Fund Transfers

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## Comments:

As members of the Bank of America in Lakewood, WA. we have on several occasions been in the negative. What makes us very angry is to hear that the banks policy is to process all incoming transaction ahead of deposits. This must result in millions of dollars to banks who support this policy. If they are in possession of my check or electronic funds transfer for my paycheck, these should be given priority over submitted debts. There should be a class action suit against these types of banks.