

From: Jim Karwinski, CA  
Subject: Electronic Fund Transfers

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Comments:

Date: Mar 25, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Comments:

I am the Controller for a commercial company in California. It angers and frustrates me that I am billed an OD fee of \$35.00 on my personal bank account while a fee of \$5.00 OD fee applies to the company's commercial account. It is unconscionable for banks to charge such an exorbitant rate to individuals while charging commercial accounts a concessionary rate.