From: Frank M Bloom, MD

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

Please stop the abusive bank policy of overcharging on atm fees. Banks have the technology to stop any overdraft immediately,they don"t because they make too much money on it.Half of B.O.A."s profit the past six years was from fees paid, not regular banking. Their policies mostly effect the young. Please change the rules.