From: Taylor McDonald, Gurley, AL

Subject: Electronic Fund Transfers

Comments:

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Regulation E - Electronic Fund Transfers Proposal: Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Taylor McDonald Affiliation: Category of Affiliation: Address: City: Gurley State: AL UNITED STATES Country: Zip: 35748 PostalCode:

Comments:

I think this need to be passed and made stronger. The practice of charging overdraft fees like they do is in my opinion robbery. Also, The practice of automatically paying largest items first instead of least amount first or first in first out, and telling me it is for MY benefit is an insult. This practice cost American millios of dollars a yar.