From: Angela Hollinger

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

It is essential that Banks are not allowed to process a debit transaction fee if there is not sufficent funds on a person"s account. It is well known that Banks have been profiting handsomely with overdraft fees and other fees to the detriment of consumers. IF a person does not have sufficent funds in an account, the transaction should be blocked by the bank for "insufficient" funds, just like a credit card.