From: Greg Robb

Subject: Electronic Fund Transfers

Comments:

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

## Comments:

The banks should NEVER have been allowed to overdraft someone"s account based on the ATM giving them \$\$ not actually available for withdrawal. This was just another way for the banks to generate fees for themselves.