From: Jamie L Miller

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: Jamie L Miller

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

## Comments:

I definitely believe that no ATM cash advances or debit purchases should be allowed by banks without prior permission by the cardholder/customer. No charges of any kind by banks should be permitted without prior express permission and knowledge of the customer/account holder.