From: John R Thurman

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: John R Thurman Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

Regulating these "Gotcha" fees is mandatory to prevent banks and card issuers entrappment of their cardholders with excessive charges in relation to the service they perform. These fees are confiscatory and far in excess of fair compensation in relationship to the assets at risk. Impose these reasonable limits on unfair bank business practices.