From: Andrew Workman

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I was charged over \$200 dollars in overdraft fees. Out of the eight charges none where over \$20.00 dollars one was for a cup of coffee but they still charged me 35 dollars for each charge. When I went to the bank the say the do it as a service to avoid being declined. Well I would rather be told my card was declined then paying 200 dollars in overdraft fees.