

From: Roseann Freas
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Dear Federal Reserve, We my entire family overwhelmingly support docket# r-1343. I also want to bring to your attention that these banks will also hold on to a charge and post it later to access fees totaling hundreds of dollars on one account. I feel this is accounting fraud and needs to be investigated. It is worse then a pay day loan company. And if you have direct deposit they take almost your entire pay check, they get paid first. People do not have money to spend because the banks are still taking most of thier money by manipulating thier accounting.