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Subject: Electronic Fund Transfers

Comments:

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Comments:

I think this regulation is absolutely necessary to regulate the pilfeing of our pockets! I belive the solution to the problem is charging Overdrafts on a percentage basis. I think banks should be allowed to charge 5% per overdraft transaction with a minimum of \$5 and a maximum of \$30 This would eliminate all unfairness to the whole "Overdraft" system. whle continuing to encourage the account holder to be responsible for your account balance.