From: Jason C Sadeghi

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I have been using my debit card for some time. Recently my bank has charged me a series of 18 overdraft fees on ALL transactions over a 3 day period even though only 1 or 2 of the transactions would have caused an overdraft. In fact, if you examine the bank balance, to this day (without fees) I have a positive balance and the overdrafting transaction has yet to be posted. I am being charged overdraft or "account flex" fees on positive funds for every transaction I have made within a 3 day period due to a transaction that will eventually cause me to go negative.