

From: Carin A Sappelli
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

RE: Regulation E - Electronic Fund Transfers [R-1343] We are in support of overdraft reform. We feel the current banking overdraft fees are excessive & take advantage of consumers, who often have no recourse. Current excessive overdraft fees are a form of price gouging. Please seriously consider reform of regulations in this area. Thank you for your time & consideration of this significant matter. Sincerely, Carin A. Sappelli Sylvain G. Gautier registered, active voters & American Citizens.