From: Diane Anderson

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I Hope the Federal Reserve will elimate the Banks"s ability to charge bank fees esp. bounced check fees. Banks are suppose to be looking after & protecting our money, not coming up with ways to steal it. When banks stressed customer service years ago, they used to inform account holders that they did not have enough money to cover their check & asked if they could make a deposit. There would be no bounced check fee. Now they reconfigure checks coming in so that they can bounced more & multiple times. This country needs to go back to caring about it"s citizens & banks their account holders. It all begings with the US Govt. Please end these banks charges. If you can"t do that then end our need for banks. Diane Anderson