

From: Tobias Hermann  
Subject: Electronic Fund Transfers

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Comments:

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Comments:

I am in total agreement with Regulation E - Electronic Fund Transfers (R-1343) and cannot understand how the banking industry was ever able to get legislation passed that legalized not having the "opt-in" requirement for their customers. Thank you, Carolyn B. Maloney of New York for reintroducing HR-1456 in the US Congress!