Donald F Selzer, Chicora, PA From:

Subject: **Electronic Fund Transfers**

Comments:

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

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Category of Affiliation: Other

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Comments:

Please understand we have no choice to use banks. But they are killing folks in my town of overdraft fees due to the order they process checks, charging for negative pending balances and deposits are credited last.