From: Daphney Paul, MT

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I think this practice should be regulated. Banks should be required to give consumers a choice of opting in this service. Although the consumers retain the ultimate responsibility for managing their finances, banks are surreptitiously charging customers mounting fees under the guise of "convenience". Allowing consumers to opt-in is the only fair way to ensure that they are aware of the fees that are charged by their banks.