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Subject: Electronic Fund Transfers

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Comments:

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Comments:

Electronic fees are rampant and difficult to monitor until after the fact. I'm especially disturbed by double dipping fees -- a check I deposited is returned to me as insufficient funds by payee and my account is debited a fee of \$15 or \$20. I am being penalized and charged for someone else's oversight. ATM charges could be universal and lower if not free. Electronic banking has got to make communications between banks easier so why should I pay a fee because I am using a "foreign" ATM?