From: Frederick Radway

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Frederick Radway

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Comments:

As a Retail Banker for 30 years I find it shameful the way we charge customers hundreds of dollars for the smallest purchases that overdraw their accounts.