From: Angelina Silvers

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Angelina Silvers Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

I support this proposal 100%. I have been a victim of this banking practice. I feel that there has to be more regulation on the financial system. I''m hoping that something will be done to control these institutions from taking advantage of people that are struggling during this difficult economy. I am hopeful that something can be done. I have lost a lot of confidence in our financial institutions, and hope that the average working person can begin to live life as it was intended. Regulations are needed.