

From: Harry K Sedgwick
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I object strenuously to this proposal (and all similar proposals) which place the burden of action on me (the customer) - rather than the vendor or party standing to gain an advantage. Other than attempting to evade payment for a credit card or similar purchase, I am certain that the vast majority of credit card users would prefer to have a transaction voided (or, at least, suspended until the CUSTOMER decides whether to void the transaction or pay the fee unilaterally imposed by the card issuer.)