From: Jeff Bogden

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I AM TIRED OF THE FITH THIRD BANKS CHARGEING ME OVER DRAFT FEES AT THEIR WILL IF I USE MY ATM CARD FUNDS ARE TAKEN OUT OF MY ACC. AS PENDING BUT THAY USE TWO DIFFERNT DATE SYSTOMS SO THAY CAN TAKE ADVANTAGE OF OVERDRAFT FEES EVEN WHEN I DEPSOIT FUNDS SAME DAY I HAVE HAD TO GO TO THE BANK AND PROTEST I HAVE LOST OVER \$1000.00 TO THIS BANK IN THE PAST YEAR. WHEN I RECVED MY DEBIT CARD I WAS TOLD I COULD NOT BOUNCE A TRANACTION. IF FUNDS WERE NOT THEIR IT WOULD NOT BE PAYED FITH THIRD DEDUCKED FUNDS OUT OF SECQUNCE OF DATE AND TIME AND PAYED LARGER CHARGES FIRST AND BOUNCED MANY SMALLER ONES TO GET MORE BOUNCE CHECK FEES WHEN THIS HAS HAPPEND I HAVE TO GO TO THE BANK AND PROTEST TO GET THESE FEES REVIRSED I CANT AFORD THIS KIND OF BANKING SYSTOM THANK YOU JEFF BOGDEN