From: Susan Anderson

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I do not feel the bank has the right to continue to allow you to make debit card purchases and atm purchases when you do not have the funds. I think it is a way for them to make money off of my misfortune. I have been charged several hundred dollars for these fees, (my bank charges \$35.00) per charge. It is ridiculous. Susan Anderson