From: Anonymous, St. Louis, MO

Subject: Electronic Fund Transfers

Comments:

Date: Mar 23, 2009

Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: M S Affiliation: Category of Affiliation: Address: City: St. Louis State: MO UNITED STATES Country: Zip: 63105 PostalCode:

Comments:

Please prohibit banks from processing checks and debits largest to smallest. The amount of fees have added up to thousands for my account over the last several years. The 15 billion in fees they have generated translates into a 90% surcharge over the items. I would like to see the interest rate this translates into - I am guessing it would exceed the fair lending act. They are taking advantage of consumers.