From: Stephen J Graham, Sandy, UT

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: Stephen J Graham Affiliation: Category of Affiliation: Address: City: Sandy State: UT Country: UNITED STATES Zip: 84092 PostalCode:

Comments:

Banks intentionally record debits prior to deposits on any given day. That givs them the perverted opportunity to charge an exhorbitant overdraft fee even thought the necessary deposit will be recorded only moments later. The unethical and obscene practices and fees must be regulated!!!