From: JOY L FUNSTON, PHOENIX, AZ

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: JOY L FUNSTON Affiliation: Category of Affiliation: Address: City: PHOENIX State: AZ UNITED STATES Country: Zip: 85050 PostalCode:

Comments:

Overdraft fees: Banks should not be allowed to rearrange the the order of charges to a bank account. This practice is morally wrong! Anyone can see they just want to get as many fees as possible! otherwise why not reverse the order to smallest amount to largest? oh, not as many fees that way.....Justify it all you want, It's wrong!