

From: Susan Caddell, WA  
Subject: Electronic Fund Transfers

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Comments:

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Regarding Docket No. R-1343 I am totally in favor of regulation change to prevent banks from automatically paying an overdraft and then charging you a fee without even letting you know until after the fact and not letting you, the consumer, choose to not use the card to make the payment or withdrawal until you have a chance to make a deposit and correct the situation in said account.