From: Kyle Asel, AZ

Subject: Electronic Fund Transfers

Comments:

Date: Mar 24, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008

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Comments:

Overdraft fees need to be looked at by many banking institutions. A small fee would be more reasonable than milking already struggling people with \$20-40 fees for sometimes \$5 transactions-that is not right.