From: Patricia Seymour, VA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Bank fees, and their ubiquitous policy of adding in debits before credits is without a doubt "America"s dirty little secret." My husband and I have worked hard to pay off debt and make ends meet while both of us work, and pursue graduate educations. There are times when overdraft fees have forced us to live on macaroni and cheese while we pray that gas prices don"t increase so we can afford to drive to/from work.