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Subject: Electronic Fund Transfers

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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:

On many times a check will clear and the next day the check has not cleared because they took a larger one first making all of my checks bounce. right now i have 3 checks that did not clear when i only had 1 that should have not cleared. they charge 30.00 a check then 3.00 a day after that. one time i put the money in the am and a check bounced that afternoon. when i talk to the back they said cash deposit goes on the next day business and my paycheck does not clear for 3 days. you check all the banks and they all charge the same. i think they should not bounce a check as long as you have a deposit in the system. if the deposit does not clear then you charge the over draft charge. the banks are ripping us off twice. we bail them out with tarp and then they way overcharge us. thank you