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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

For the past 8 years, most of your regulations seem to have been for the enrichment and benefit of financial institutions. Anyone who reads the newspaper or watches TV can now see the results of these policies. How about turning over a new leaf and forbid banks from offering unsolicited "loans" for overdrafts using debit cards and charging \$35 for each one. The banks seem to have found plenty of other ways to make and lose money. Kindly vote to remove this option for increasing their bottom line at the expense of unknowing customers, while loaning and losing money from people who were clearly unqualified recepients of loans.