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Subject: Electronic Fund Transfers

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Comments:

Date: Mar 04, 2009

Proposal: Regulation E - Electronic Fund Transfers  
Document ID: R-1343  
Document Version: 1  
Release Date: 12/18/2008  
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Comments:

I think that it was good that they're trying to protect consumers, and they won't get charged by banks. They also reduce the amount of available credit and require consumers to receive a reasonable amount of time to make credit card payments, which is good.