From: Carmen Urena

Subject: Consumer Information

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Proposal: Proper Disposal of Consumer Information Under the Fair and Accurate Credit Transactions Act of 2003

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Comments:

@@@Banks also need to allowed more transactions via internet between checking and savings account. My personal bank (Central Florida Educators Federal Credit Union) charges \$25.00 to make a transaction from my savings to my checking (without my knowledge or consent) if I go over the amount in my checking. They will make this an unlimited charge. Yet, this bank will only allow me to make three transactions via internet to put money from my savings to my checking. This is not ethical at all.

IP: 24.165.229.76

User Agent: Mozilla/4.0 (compatible; MSIE 6.0;

Windows NT 5.1; .NET CLR 1.0.3705; .NET CLR 1.1.4322)