From: Michelle M Aliff, TX

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

Overdraft protection should be opt in. It has become a huge money maker for banks. They reorder transactions in order to maximize their fees. Their reasoning is that "well we want to make sure your mortgage is paid". It should stop. It should be easy for the bank to see that you do not have enough money in your account when you run your debit card. The excuse that they cannot is simple BS. They don't want to, they would rather make that \$35.00 from you.