From: Daniel J. Vitalo

Subject: Electronic Fund Transfers

## Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Daniel J Vitalo Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

## Comments:

I do not have a debit card nor use an ATM card; I transfer money between my savings and checking accounts via my bank''s website. I incurred an overdraft fee on two occasions and have always thought it unfair for my bank to go ahead and charge the overdraft fee instead of notifying me first.