From: Renard Walker

Subject: Electronic Fund Transfers

Comments:

Date: Mar 26, 2009 Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Renard Walker Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: 20901 PostalCode:

Comments:

I think this proposal is great. I have been the victim of unfair overdraft charges before. The bank would try and automatically deduct something from my account on the wrong schedule and then add a 25\$ overdraft fee on top of their erroneous transfer.