From: David B Enfield

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

The more consumer-friendly way to address this problem is to allow people to be informed that they are broke before a transaction is approved. At that point, they can decide whether they want to accept the overdraft protection and the fee. Bank clients should be given the opportunity to opt-in for overdraft protection and be informed of imminent overdrafts and their consequences.