

From: J S
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Comments:

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Name: J S

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I would like to vote for an OPT IN for Overdraft protection - not only for ATM and Debit card but also for checks. Let those who want it, opt in for it. There is no need force consumers into a "service" they do not want. Overdraft protection is an outrageous way for Banks to make money, by taking advantage of customers. It is not that customers are always careless: sometimes they issue checks based on the fact that they have made some deposits, but the Banks take time to release the deposit amount and sometimes charge an outrageous fee for overdraft of a few hours.