From: John D Witmer, SC

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

Please require banks to get approval from depositors before allowing them to overdraw their ATM accounts. The penalties and fees for overdrawing an account are too much for the unsuspecting depositor. The depositor should be made well aware of the costs he or she is incurring before being allowed to overdraw an account.