

From: Shahidat A. Abbas, Montgomery Village, MD

Subject: Electronic Fund Transfers

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Comments:

Date: Mar 26, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

Name: Shahidat A Abbas

Affiliation:

Category of Affiliation:

Address:

City: montgomery village

State: MD

Country: UNITED STATES

Zip: 20886

PostalCode:

Comments:

I remember when i first started earning income in the late 80's early 90's if i went to an ATM rto withdraw money and had insufficient funds the ATM woul deny my request and state "insufficient funds to complete transaction". I say we return to that system by default and let folks opt-in for overdraft and the NSF fee.After being hit by several NSF fees in one day due to a check balancing error. I was left wondering why the bank didn't just deny the charge. If a person is short on funds the hefty NSF fees just compond their issue. We need to put a stop to this. Enough with spending money we don't have.