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Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Comments:

I strongly support the OPT IN approach to Consumer Choice Regarding Overdraft Services rule. In addition, I urge you to implement that each electronic credit or debit point of sale transaction give the consumer the opportunity to know the additional costs which will be imposed if the transaction exceeds the credit limit and be given the option to proceed or cancel.