From: JANET F REUTHER, PA

Subject: Electronic Fund Transfers

## Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: JANET F REUTHER Affiliation: Category of Affiliation: Address: City: State: PA Country: UNITED STATES Zip: 19083 PostalCode: 19083

## Comments:

Customers should have to automatically OPT IN to automatic overdraft coverage and must ALWAYS have the ability to OPT OUT of the service. This is a ploy to capture additional fees being sold as a "service" to customers.