From:	Shawn Blais , Saco, ME
Subject:	Electronic Fund Transfers

Comments:

I am writing to express my support of Regulation E: R-1343. I think I should be able to choose whether I want charges to my debit card to be approved even if there is not money in my account to cover them. I feel that the current system of allowing these charges and then charging overdraft fees for the "conveinience" is just a way for the banks to make money on fees. Thank You,

Shawn Blais Saco, ME