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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I support the proposal for the amendment to Regulation E - Electronic Fund Transfers [R-1343] and would like to see this enacted. When we are having such problems with liquidity people should not be allowed to withdraw cash that they do not have. For this reason, I hope that there may be an additional amendment to Regulation E; Docket No. R-1343: when using your debit card, have the bank notify you during the transaction that may cause the overdraft that you are low on funds and let the person decide whether they'd like to overdraft or not. This allows the bank to keep its fees, but allows the consumer to have a choice. If they are buying groceries they may choose to overdraft or amend their choices as to not overdraw. I also believe that the flat fee is unjust and would like the fee be a fixed percentage of the overdrawn amount.