From: Cathryn A Failor, Altoona, IA

Subject: Electronic Fund Transfers

Comments:

Date: Mar 24, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: Cathryn A Failor

Affiliation:

Category of Affiliation:

Address:

City: Altoona State: IA

Country: UNITED STATES

Zip: 50009 PostalCode:

Comments:

I totally support this proposal. I recently had an experience with this that was less than pleasant. It should be an "Opt In" rather than an "Opt Out" plan. Now if you could only reign in all the outrageous fees the credit card companies charge!