

From: Lynn Lavalette, CT  
Subject: Electronic Fund Transfers

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Comments:

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Name: Lynn Lavalette  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State: CT  
Country: UNITED STATES  
Zip: 06807  
PostalCode:

Comments:

My vote is for OPTION TWO: Institutions must be required to get customer's permission UPFRONT to provide overdraft protection. Opt-in only before any fees can be charged. BUT PLEASE MAKE THIS UPFRONT NOTICE something that CAN'T be BURIED in the fine print - it should be VERBAL with client signature required. There should be an explicit verbal statement read to every customer, with wording that would make this choice very clear. And it should also be in print. My only fear is that this will be buried in the fine print and up to the customer to "find". Thank you.