From: Felice M Martin, Fayetteville, GA

Subject: Electronic Fund Transfers

Comments:

Date: Mar 11, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
Name: Felice M Martin

Affiliation:

Category of Affiliation:

Address:

City: Fayetteville

State: GA

Country: UNITED STATES

Zip: 30215 PostalCode:

Comments:

Thanks for taking public comments regarding overdraft services. I believe that banks should require consumers to approve overdraft services and charges or give them the option to opt out of the service. Also purchases made on an account that is overdrawn should be denied.