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Subject: Electronic Fund Transfers

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Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers  
Document ID: R-1343  
Document Version: 1  
Release Date: 12/18/2008  
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Banks need to stop letting patrons spend money that isn't there. My son paid over \$180.00 in fees because his bank let him keep debiting his overdrawn acct. The fees were many times more than the amounts he debited. It would have been more just if they only had charged him the amounts overdrawn. He said he checked his balance at the ATM machine and the bank said "It may take a few days to process, especially if it's a weekend, so the balance information is not accurate." How nice. A freeze needs to be put on accounts at \$0.00 unless a customer opts to have the account linked to a savings which can be debited for free or a "nominal" fee. When people these days are all ready spending money they don't have , it isn't fair to charge them more in fees than they can afford.