From: Gregory M Fedorchuk
Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers

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

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

## Comments:

No overdraft on debit / ATM cards should be allowed without notifying the person making the draft of the overdraft condition. The purpose of the cards is to increase the banks profit by moving away form written checks. If two people must use the same account there is a great deal of room for error because there is not a single register available.