

From: Jacinto P. Valdespino, Dallas, TX

Subject: Electronic Fund Transfers

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Comments:

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Name: Jacinto P Valdespino

Affiliation: Bankofamerica

Category of Affiliation: Other

Address:

City: dallas

State: TX

Country: UNITED STATES

Zip: 75228

PostalCode: 75228

Comments:

As a bank associate who sees customers issues on a daily basis I hope you take my input to heart. I think banks should be required to offer the option to not have overdrafts through their debit cards. Customers should have to OPT OUT of overdrafts instead of just having overdraft protection. This would help most of the lower income customers. I have seen too many people have overdrafts because of the way that the bank handles withdrawals from accounts. Then the bank will blame it on Visa or Master Card so as to deflect any blame. If you regulate this customers won't have to concern themselves with who is at blame instead only have to keep track of their money. I understand that banks make exorbitant amounts of money off of these fees but they are excessive in my opinion.