From: Rod Tullie, Atlanta, GA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Regulation E - Electronic Fund Transfers [R-1343] I believe you should have the option to have your bank not pay any charges to your account if you do not have the money. This is how it use to be. Sometimes you don't want the bank to pay a check but they will pay it and then let your account go negative thousands of dollars after you have removed the funds.