From: M G

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

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Comments:

I think consumers deserve the right to choose whether or not they want over draft protection. It is unfair to not even have a warning because debit transactions do not always clear the day you charge them so you can believe you have more money in your account than you actually do. Also if this is such a good protection why not just cover the actual cost and not add such a large fee. Unless the actual charge is over a certain amount. I think it"s an unfair racket when I get charged 35 dollars to cover a \$1.11 purchase. I would rather just not make the purchase.