From: Anonymous

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: Anonymous Affiliation: Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

Comments:

Just make it simple. Let the consumer decide if he or she would like to participate in the program. Not many people have mentioned the times that a mortgage payment or auto payment was "paid" instead of returned. Either charge would have been the same.