

From: Tom Vogelpohl
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation E - Electronic Fund Transfers
Document ID: R-1343
Document Version: 1
Release Date: 12/18/2008
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Comments:

Thank you for opportunity to comment on R-1343. I suggest debit cards be treated the same as a checking accounts in terms of overdrafts. You either arrange for overdraft protecton or suffer the consequences! Having a debit card requires responsibility by the holder! It's not the banks fault because debit card holders are incapable of monitoring their spending habits...