

From: Julie A Sullivan  
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

Name: Julie A Sullivan

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

The overdraft fees are excessive to begin with. I believe that I should not be charged with one if I exceed the cash available in my account. I would prefer to be denied buying the item instead. I realize this is a cash boon for banks, but in this day and age, they are making enough money without tacking on this exorbitant fee to hapless consumers who have misadded or miscalculated their available funds. Thank you.