From: Geraldine Sarno

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

I do not want any overdraft protection on my ATM withdrawals. Bank fees are ridiculous at this point, and if I do not have enough funds in my checking account, so be it. That "s my problem, and if I don"t have enough funds, adding another fee to a "0" checking account is counterproductive.