

From: Catherine Lambe  
Subject: Electronic Fund Transfers

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Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I wholeheartedly support the proposed regulation - we should be notified when using our debit and ATM cards that we do not have funds enough to cover the requested action. In many cases, a purchase is not necessary and the use of an overdraft would be declined; in others, it would be accepted. The same goes for general use of an ATM card. My guess would be that ATM overdrafts would be accepted more often BUT it should be the consumer's choice. It's our money and the banks should not be impeding our efforts to manage it carefully. Thanks for your consideration, Catherine Lambe