

From: James W Hutchins  
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: James W Hutchins

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip Code:

PostalCode:

Comments:

Institutions should be required to get a customer's permission upfront to provide overdraft protection. Customers should have to explicitly opt in. Allowin institions to auto-enroll customers (even with warning) will result in unexpected and unwanted charges on consumer's accounts. Most institutions send so much informaiton that it would be very easy for a consumer to miss their option to opt out.