

From: Amanda L. Ragni
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation Z - Truth in Lending
Document ID: R-1353
Document Version: 1
Release Date: 03/11/2009
Name: Amanda L Ragni
Affiliation:
Category of Affiliation: Educational
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I think that they should ban overdrafting fees. Sometimes some stores will take up to a week or more just to put transactions through. And although you should always keep track of whats in your account, sometimes its really easy to forget to do so. I have overdrawn many and many of times. This past time, the ATM at the bank told me my balance and it was the same as the one on the internet but it wasn't. So now I owe 93\$ and it was only 15\$ worth of product. I think they should only disable it with debit charges. Bouncing a check is totally different than using your PLASTIC money to pay for things.