

From: Florella C Orowan
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Zip:

PostalCode:

Comments:

RE: Docket Number R-1343 Not only should the consumer be notified of any potential overdraft situations or changes to their accounts but also, banks and other lending institutions should have their deposit and clearing policies clearly stated and on view, either at their locations, or otherwise provided to their customers (by mail, online, etc). Banks have been known to change these policies without notifying their customers. Also, bank employees should be better informed about changes to bank policy.