

From: Joscelyne E Kravitz
Subject: Electronic Fund Transfers

Comments:

Date: Mar 26, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Comments:

I heartily support efforts to regulate the use of overdraft fees for banks. As someone who has been gouged many times by those fees (not knowing that the ATM would let me take money that wasn't there), I feel that banks are preying on the consumer rather than protecting our money. Please change these rules and tell banks that the consumer must opt-in before they sign us up for overdraft "protection."

Thank you,

Joscelyne Kravitz