From: Joan Welker, Alpharetta, GA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Joan Welker Affiliation: Category of Affiliation: Address: City: Alpharetta State: GA Country: UNITED STATES Zip: 30004 PostalCode: 30004

Comments:

I support restriction on overdraft charges. I prefer the bank to pay the smallest amount first, to incur the lowest number of overdraft fees.