

From: Theresa Doan , Arlington , TX

Subject: Electronic Fund Transfers

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Comments:

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March 11, 2009 re: Regulation E - Electronic Fund Transfers [R-1343]

Dear Members of the Board of the United States Federal Reserve, I vote Yes to the proposal. Thank you for coming up with the proposal. May I also suggest the followings: 1) Institutions provide this choice ELECTRONICALLY AT THE TIME consumers use ATM, Debit card, on-line services, or sign-on keypads that newly installed at the bank centers? Paperless record is appreciated. 2) Institutions should REJECT the transactions for "Insufficient Funds", remind the Overdraft Fees amount to consumers, and also provide consumers the Overdraft Protection choice AT THE TIME of the transactions. Once consumers realize insufficient funds and the Overdraft Fees, consumers can make their choice at the transaction time. Thank you. Theresa D.