From: L. W.

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Category of Affiliation: Other

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## Comments:

An option should be made available for notification! Sometimes I am unable to balance my books and like other people run very close to zero. I want to know before I charge 11.00 that it will ultimately cost me 46.00 to purchase this item. Then if I do it 5 more times that day unknowingly, a complete fiscal disaster has occurred, wreaking havoc that can take months to recuperate. This, causing great stress in the family-to the point of avoiding doctor visits, buying groceries, creating arguments, etc. I AM TIRED OF THESE BANKS DOING THIS!!!! If the money is not there, let us know, so we can be informed!!!