From: Donna M. Banuelos

Subject: Electronic Fund Transfers

Comments:

Date: Mar 30, 2009

Proposal: Regulation E - Electronic Fund Transfers Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: donna m banuelos Affiliation: Category of Affiliation: Other Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

i recently was charged a \$38.00 overdraft fee on a 1.78 debit. I think if the amount debited is under 50.00 and you do not have the funds you should have 48 hrs to deposit money to cover the charge. Over 50.00 it should be a 20.00 overdraft fee.