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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
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Comments:

I believe that one should automatically be opted out for Overdraft Protection. I believe that when one uses their debit card and there aren't enough funds in the account, the charges should be declined. I think the bank should have to explain in decent detail to what the Overdraft Protection would entail. For actual checks, it might be useful, but for a debit card, the opposite might be true. I also think a limit of \$20 should be imposed for the use of the service.