From: Marc Lauritsen

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:

# R-1343 PLEASE require explicit customer permission before allowing banks to extend the "benefit" of overdraft "protection" to consumers and to charge them fees when balance is insufficient.