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Subject: Electronic Fund Transfers

Comments:

Date: Mar 26, 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 think consumers should have an opt-in choice for over-draft protection to avoid transactions that have the potential wreaked havoc with their finances. The most consumer-friendly way to address the problem of spending more than you have is to inform the consumer that funds are insufficient BEFORE a transaction is approved. At that point, the consumer can decide whether they want to accept the fee (in an emergency, for example).