From: Demetry Anemojanis, NV Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Teresa Monroe

Affiliation:

Category of Affiliation:

Address: City:

State: NY

Country: UNITED STATES

Zip: 12159 PostalCode:

## Comments:

The opt-in proposal should be adopted. My son, a college student, paid \$140 in fees for \$15 in purchases. He didn"t think his debit card would work if he was overdrawn. He was wrong, but a bank should not be able to make such exorbitant fees, especially from the consumers who can least afford it.