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Comments:

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Proposal: Regulation E - Electronic Fund Transfers
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Comments:

Please stop the digital pick-pocketing by banks!! HR-946 can curb institutional abuse by implementing some of the following requirements: 1. Require notice when an ATM or point-of-sale debit card transaction is about to trigger an overdraft 2. Require that banks give their account holders a choice: have an overdraft plan or decline to participate. 3. With modern banking technology there's no reason that posting deposits and withdrawals can not be posted in precise temporal order. Strategies to allow multiple overdraft fees should be banned. 4. Limit the total \$ amount of multiple overdraft fees.