

From: JC Buck
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:

Banks are now allowed to rip off customers in many ways. At issue is the practice of encouraging and inciting overdrafts by check, ATM, and debit card. (Credit card contracts that permit terms to be "...changed at any time for any reason..." should be illegal! A. There should be a positive "opt in" requirement before overdraft is charged. If you don't ask for it, it should not cost you! B. Overdraft charges, if approved by the customer, should be charged in chronological order of the charges. C. All banking practices should be honest and above board, not skewed to maximize fees and charges. Please take these thoughts to mind in finalizing these regulations.

Thank You,
JC. Buck