From: Richard A. Brown, SC

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 Name: Richard A. Brown

Affiliation:

Category of Affiliation:

Address: City:

State: SC Country: Zip: 29671 PostalCode:

Comments:

No longer allow overlimit charges or feees, give the baank customer the option to opt out of this service.