From: Lauren E. Nicholas

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: Lauren E Nicholas

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I think that people should be warned when making a transaction that they will cause themselves an overdraft fee if they continue. This gives them a chance to transfer money to the required account before they incur that fee. I don't think banks should be allowed to have their overdraft fee cause another overdraft fee which caused another overdraft fee, etc, etc. My son ran up over \$600 in overdraft fees for an original overdraft for a spend of less than \$10. He had no idea it was happening. So, not only do I think that consumers should be warned about an upcoming charge, but I think that charge should only be allowed to be applied once.