

From: Mary Ibarra, NV  
Subject: Electronic Fund Transfers

---

Comments:

Date: Mar 24, 2009

Proposal: Regulation E - Electronic Fund Transfers  
Document ID: R-1343  
Document Version: 1  
Release Date: 12/18/2008  
Name: Mary Ibarra  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State: NV  
Country: UNITED STATES  
Zip: 89041  
PostalCode:

Comments:

My 16 year old son who earns xxx per hour working after school to help in these hard economic times, "overdrew" his account with a \$3.12 charge for dinner. This cost him \$35.00 in overdraft charges. This is a total and complete abuse, and a method of preying on individuals and families with limited income that don't have a voice against these giant institutions governed by the same laws.