From: June Hochberg, MO

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: June Hochberg Affiliation: Category of Affiliation: Address: City: State: MO Country: Zip: 63122 PostalCode:

Comments:

I am writing in support of proposal No. R-1343 to protect bank customers from unfair overdraft fees. I request that you limit bank fees on overdrafts by: 1. Requiring banks to notify customers when an ATM or debit card purchase will result in an overdraft fee 2. Requiring banks to post deposits and withdrawals in the order they actually occur 3. Requiring that bank customers be given the choice of accepting or rejecting overdraft protection. Thank you.