From: Andrew D Williams, AL

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: Andrew D Williams Affiliation: Category of Affiliation: Address: City: State: AL Country: Zip: 36277 PostalCode:

Comments:

I support this idea as the current overdraft system is too unfriendly to consumers