From: Eleanor K. Flowers

Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

Proposal: Regulation Z - Truth in Lending

Document ID: R-1340 Document Version: 1 Release Date: 12/05/2008 Name: Eleanor K Flowers

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Comments:

Docket No R-1343 Customers permission should be required before overdraft fees on atm and debit-cards are charged to them.