

From: Richard W. Davila
Subject: Electronic Fund Transfers

Comments:

Date: Mar 29, 2009

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

Comments:

I would like to have the choice to opt-in or opt-out. Institutions should be prohibited from automatically enrolling customers for overdraft protection. Notice should first be given and an opportunity to opt out of the service.