

From: Douglas Jackson  
Subject: Electronic Fund Transfers

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Comments:

Thank you for the opportunity to add a comment to the discussion regarding the proposed change to Regulation E. Please adopt the second option to require institutions to get a customer's permission first to provide overdraft protection for ATM withdrawals and for debit card purchases. The customer should have the right to opt-in before any fees could be charged for these overdraft protections. I understand this proposed change does not affect over draft protection for checks or recurring debit charges.