From: Robert Horton

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: Robert Horton Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

Banks should not be allowed to unilaterally establish overdraft protection for debit cards. A user of debit cards should be warned that he/she is about to cause an overdraft and have the option to cancel the transaction, without being charged an overdraft fee if he/she does not complete the transaction. Allowing overdrafts and then charging the user overdraft fees is robbery. Let's stop these acts of banks robbing their customers!!!