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Subject: Electronic Fund Transfers

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Comments:

Date: Mar 26, 2009

Proposal: Regulation E - Electronic Fund Transfers

Document ID: R-1343

Document Version: 1

Release Date: 12/18/2008

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Comments:

I agree that the banks should require that the customer sign up for any such measure that would allow additional funds to be available when there is in fact insufficient. I have experienced this situation by accident recently. I have two bank accounts, one of them was extremely low on funds, the other was not. I purchased an item, and accidentally gave the card with not enough funds in it to the cashier, catching the mistake as the cashier was swiping, stating to the cashier "wait, wrong card" It was too late, she already swiped the card. I stated "well, theres not enough money on it. So, It will decline! WRONG! It went through, and I was charged a 35 dollar overdraft fee! I got the fee reversed after some heated discussion with the bank. But, I feel this shouldnt have happened! By no means! I did not want this! I do not want this! Please take action!